

MAY NATION'S 1947

BUSINESS



- ★ BRITISH CHICKS COME HERE TO ROOST
- ★ THE WAGON—AND THE STAR
- ★ THEY FIND BROTHERS EVERYWHERE

Charles
de Toc

problem*

solution

Because ordinary paints won't stay on concrete, many basements are drab and dusty, suitable only for storage. To provide finishes that keep basements spic and span, Hercules pioneered and developed Parlon, a chlorinated rubber base for paint that is unaffected by alkalies in concrete. Paint manufacturers recommend Parlon finishes for swimming pools, sewage disposal plants, pulp and paper mills—in fact, on any concrete or metal surface subject to chemical attack.

result...



*TO MAKE PAINT CHEMICAL-RESISTANT . . .

...another development utilizing Hercules chemical materials as described in the free book, "A Trip Through Hercules Land."



HERCULES

HERCULES POWDER COMPANY

947 Market Street, Wilmington 99, Delaware

CHEMICAL MATERIALS FOR INDUSTRY



Inside story on why B. F. Goodrich truck tires are better than prewar tires

A typical example of B. F. Goodrich improvement in tires

THE unretouched photograph on the left shows the nylon shock shield directly beneath the tread of a B. F. Goodrich truck tire which had 43,184 miles of actual highway service. Hardly a cord is damaged! The tire was good for recapping—possibly several times.

Compare the photograph on the right which shows what happened directly beneath the tread of a truck tire without the nylon shock shield during 38,147 miles of the same kind of service. Those frayed, broken cords were caused by millions of sharp impacts . . . by the relentless pounding that so often leads to bad bruises, blow-outs,

and the scrap pile before the tire is actually worn out.

The reason for the tremendous difference—so accurately pictured above—is the *nylon shock shield* now built in right under the tread of every B. F. Goodrich truck tire size 8.25 and larger.

Nylon shock shields in new B. F. Goodrich truck tires give extra protection to the rayon cord body. Result, a four-way saving for truck owners: (1) Average tire mileage is increased (2) Tires have greater resistance to bruises (3) There's less danger of tread separation (4) More tires can be recapped.

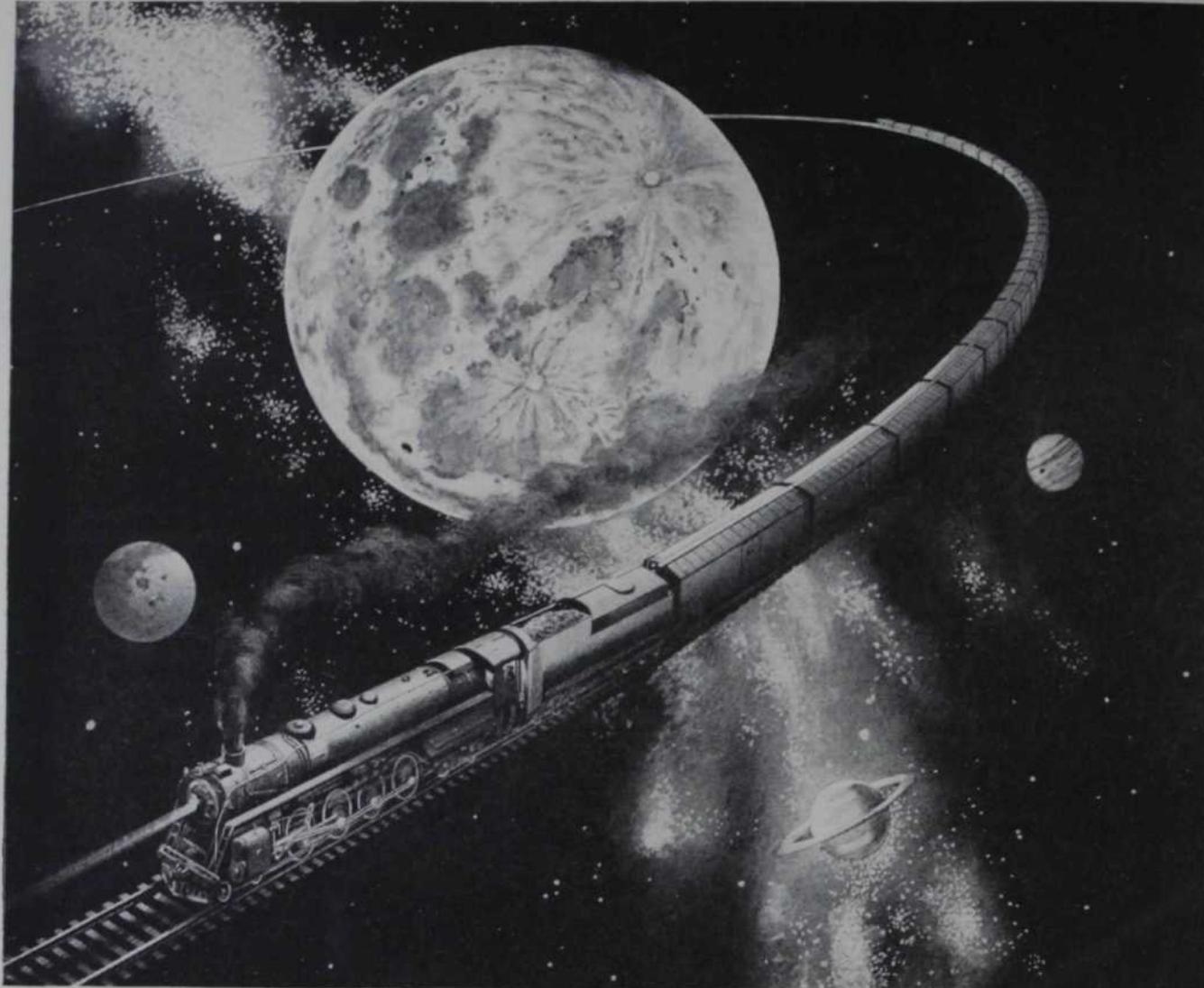
The development of truck tires with nylon shock shields is typical of the

constant improvement being made in all types of B. F. Goodrich tires. Only from B. F. Goodrich can you get truck tires built with a weftless rayon cord body. Only from B. F. Goodrich can you get the added protection of nylon shock shields.

Though nylon makes tires more expensive to build, these new B. F. Goodrich truck tires sell at regular prices. *The B. F. Goodrich Company, Akron, O.*

Truck Tires
BY

B. F. Goodrich



Round Trip to the Moon

• A ton of freight to the moon and back! That's one good way to measure the freight moved by American railroads in 1946 for each of the men and women on the railroads' payroll.

Working alone—with his bare hands—each one of these railroaders would have accomplished little. But working together and equipped with the right tools—cars and locomotives, tracks and stations, signals and shops—the immense job was handled efficiently and dependably. And it was done at a cost to

the nation's shippers averaging only one cent for hauling a ton one mile.

To provide these essential tools, there has been invested nearly \$20,000 per worker, furnished almost wholly by private funds. To improve these tools, there must be still more investment—which cannot be expected to continue unless railroads have a chance to earn reasonable profits on these funds.

But during the past twenty-five years—through boom years, depression years and war years—the railroads have averaged

a return on their net investment of only 3½%.

In 1947, even with the increased rates recently authorized by the Interstate Commerce Commission and with freight traffic continuing at its record-breaking peacetime level, railroads will probably earn only about half the 6% return which nine out of ten people think is no more than a fair profit, and which is necessary to attract continued investment in these essential railroads.

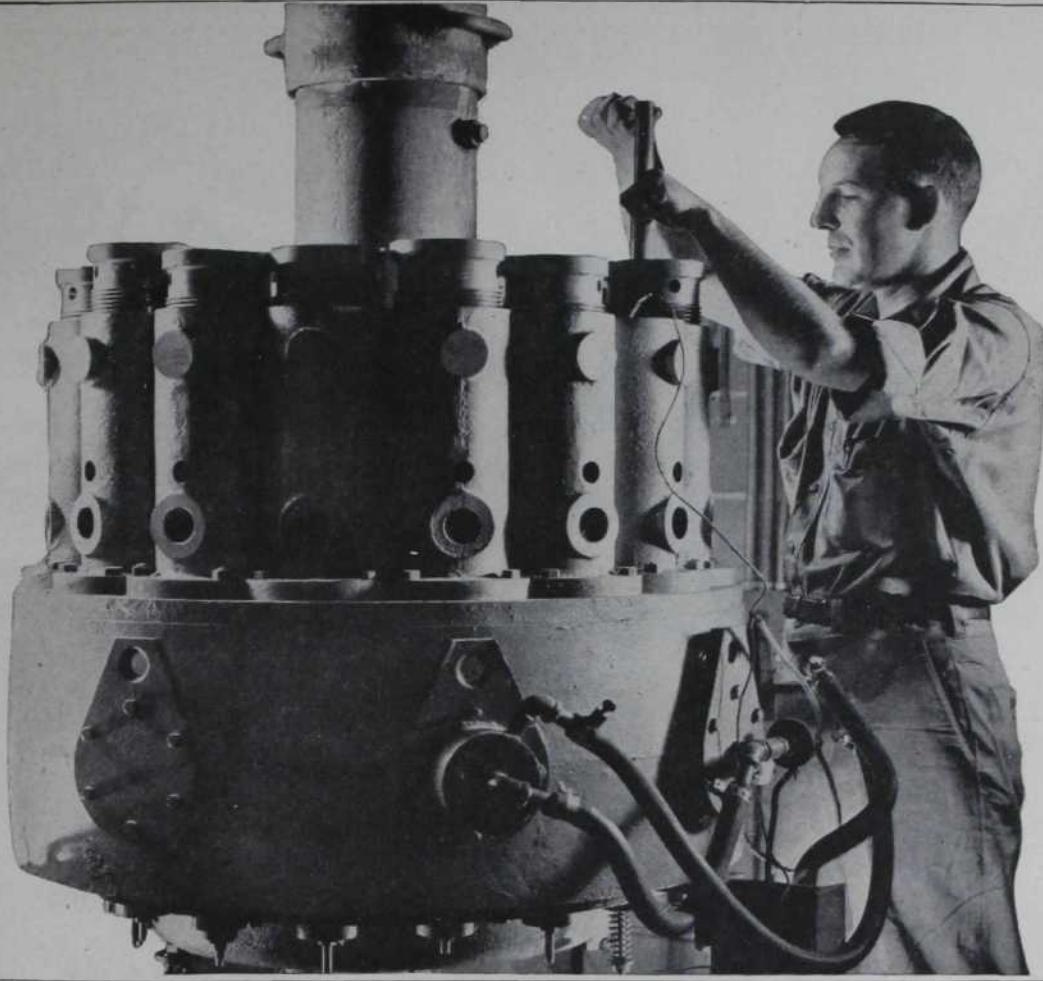
ASSOCIATION OF

AMERICAN RAILROADS

WASHINGTON 6, D. C.



IN PARTNERSHIP WITH ALL AMERICA



He tests engines that don't exist

THE engine hasn't been built. It's still only in the idea stage. But this research worker at the Ethyl laboratories is testing materials which someday might be used in its construction.

In the special furnace various engine materials are tested to determine how well they will stand up under the high temperatures and stresses likely to be found in the highly efficient engines of the future.

Why does the Ethyl Corporation concern itself with engines that may not be produced for

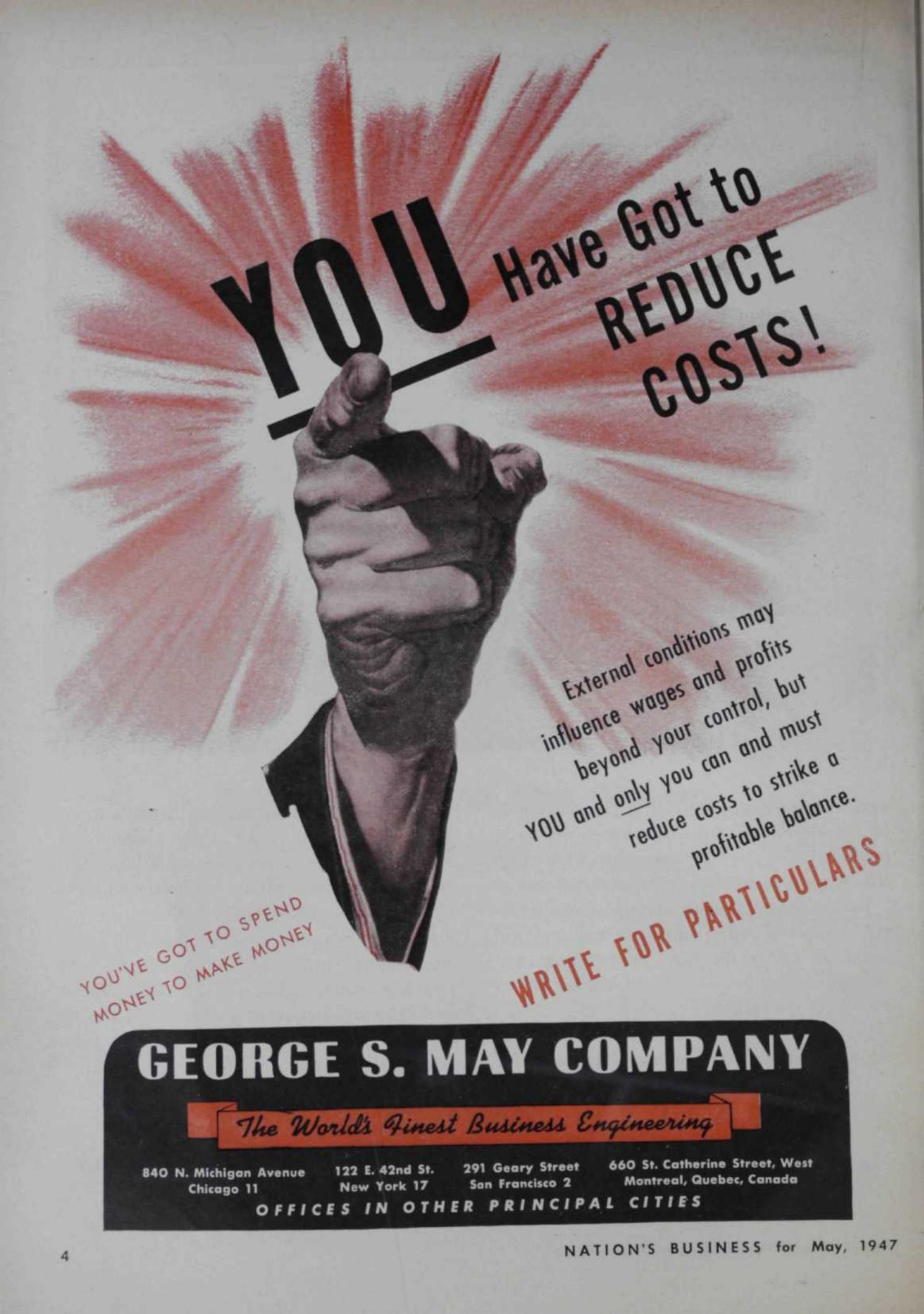
years—if ever? Simply because Ethyl is interested in the future fuels . . . the gasoline you will be using five or ten years from now. And gasoline and engines must be developed hand in hand—must progress together.

So Ethyl research people cooperate in every way possible with both the automotive and petroleum technologists who are looking ahead to tomorrow's better automobiles and tomorrow's improved gasoline. Ethyl Corporation, New York 17, N. Y.

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*Service stations display this emblem
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YOU Have Got to
REDUCE
COSTS!

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influence wages and profits
beyond your control, but
YOU and only you can and must
reduce costs to strike a
profitable balance.

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Nation's Business



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NO. 5

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Cover painting by Charles De Feo

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CASH

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UP

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INVENTORY?

Let Douglas-Guardian explain how you can borrow on your inventory *without moving it off your premises*. Loans of \$10,000 to \$10,000,000—depending on the amount of merchandise on hand—can be arranged with banks or other lending agencies. Write today for booklet giving complete details.

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HAPPY PAY DAY!

For Management . . . payrolls on time, not on overtime. For Employees . . . full checks free from calculating errors.

As in all figuring, Marchant's 20 Points of Superiority give today's highest calculator performance on payrolls. This means more work done easier and faster with controlled accuracy, especially in volume production with untrained personnel.

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THIRTY-SEVENTH YEAR



WHEN HERBERT BRATTER—who doesn't smoke—went to Europe for his first postwar trip shortly after V-J Day, he took along several cartons of cigarettes. They proved to be such useful luggage that, on his second trip he carried more. As a financial adviser who spent seven years in the Departments of Commerce and the Treasury, he was much interested in the complications of an economic system in which the cigarette is the standard unit of value. His discussion of that is scheduled for an early issue. This month he has written "Britain's Chickens Roost Here." Based on Bratter's recent conversations in England and a knowledge of world affairs growing out of extended residence in South America and the Far East, this story provides some useful background against which to project day-to-day developments in our own world commitments.

RALPH BRADFORD, reversing the Horace Greeley injunction, arrived in Washington from Texas in 1929, as an assistant department manager of the United States Chamber. Today, as the organization's executive vice president, he is particularly well qualified to talk about its aims and the methods it applies to achieve them. One who digs far enough into the Bradford past discovers that, before entering Chamber of Commerce work, he lectured with travel movies and taught Spanish. As a hobby, he writes books, frequently with scriptural backgrounds, that are sought after by makers of fine books. Several are now collectors' items.

PHILIP GUSTAFSON, free lance writer and former public relations man, is the type who is equally unconcerned at an assignment to cover a story which never happened or to write about maps which don't exist. The Navy gave him the first when it sent Lieutenant Commander Gustafson to the Pacific to "cover" the invasion of Japan. NATION'S BUSINESS gave



him the second when it asked for the story on topographical maps, "Columbus Would Be Disgusted," page 41.

JOHN LACERDA and **G. DON FAIRBAIRN** are both Philadelphians. So far as we know Fairbairn is there now. We have quit trying to keep track of LaCerda, who telephoned from Philadelphia to say that he had returned from a trip around the world and was sending us a copy of his book, "The Conqueror Comes to Tea." Having been impressed with the Quakers' work everywhere he went, he was enthusiastic about the story "Silence! Brothers at Work." But, having collaborated with Fairbairn in writing it, he took off for South America, leaving his partner to correct the proofs.

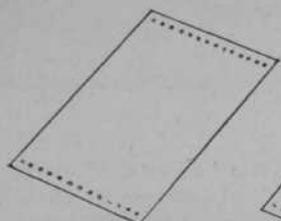
Apparently this is a Philadelphia issue, since **JOHN C. CALPIN** also hails from there. Graduating from Temple University's School of Commerce in 1925, he sought a job in advertising. Not finding one, he accepted an offer from the Philadelphia *Evening Bulletin* as a stopgap measure. He is still there, assistant city editor, with all thoughts of advertising as a profession forgotten.

LOUIS N. SARBACH, free lance writer whose work has appeared in numerous publications, and the author of "The Doll House Goes to Work," page 52, last appeared in NATION'S BUSINESS in July, 1946. At that time he wrote the article, "High and Mighty Sound Waves," which is still drawing inquiries. His latest article reveals how business is going in for scale models.

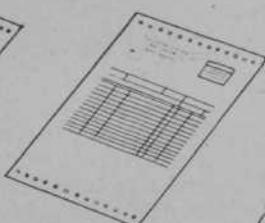
Cover: Look again at the engraved crystal goblet on the cover. When **CHARLES DEFEO** was gathering material for this month's cover, which pays tribute to one of the world's oldest professions—glass-making—folks at the Steuben Glass Co. told him that he could take the goblet to his studio for a model. Mr. DeFeo thought it a fine suggestion until he learned its value—about \$850. He settled for some photographs instead. The painting's background is a composite of the shop in which this fine engraved crystal is produced.

Presenting A NEW MASTER...

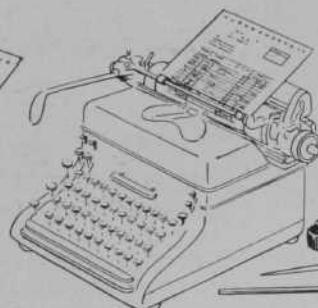
A BETTER SERVANT OF BUSINESS



This remarkable, low-cost, paper-like master —



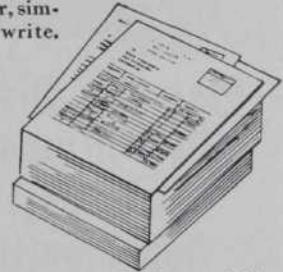
— can carry the rules, headings and symbols for any routine form.



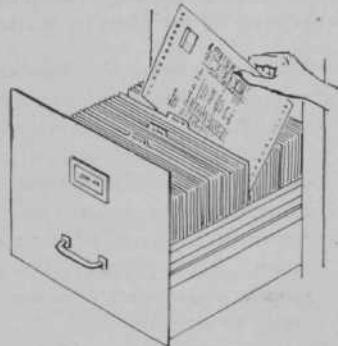
Variable information can be written with pen, pencil or any writing machine.



To correct any error, simply erase and rewrite.



Few or many copies are faithfully and permanently reproduced in black or colored ink, on a wide variety of sizes and weights of paper stock.



File for re-use. Easily handled—stays flat, non-fading.

MULTIGRAPH, using the exclusive Multilith process and new reproducing masters, provides an amazingly flexible method for every duplicating need.

With Multilith masters, blank paper is converted by a single machine operation into business forms complete with rules, headings and variable information.

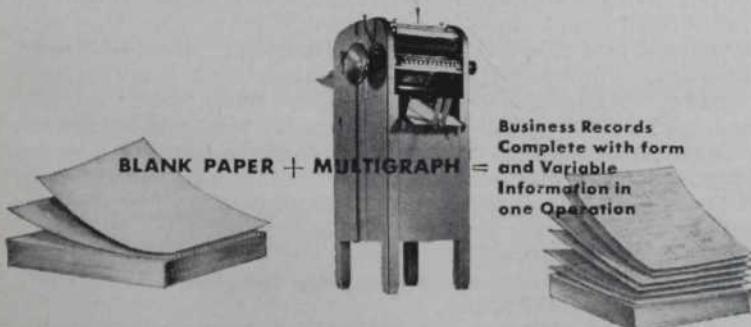
Waste through obsolescence and scrapping of costly forms is avoided—changing routine forms can be done quickly, inexpensively. Just change masters.

For demonstration of the Multilith process and masters, telephone our local office or write Addressograph-Multigraph, Cleveland 17, Ohio.

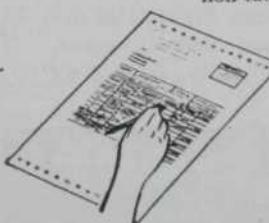
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If you are planning a move...a new parent plant or branch...it will be good business judgment to investigate special advantages offered by the State of Missouri.

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(70)



NB Notebook

May 18

NOT A GREAT DEAL of stir has been created by "I Am an American Day" in the past. This year the celebration on May 18 may break with custom because good citizenship has become front page news.

President Truman has called for exercises designed to help citizens "understand their privileges and responsibilities as participants in our representative democracy to the end that world peace and domestic felicity may be attained and perpetuated."

The day was dedicated particularly to those who have been naturalized and those who have come to voting age in the year. Its scope now becomes broader as a demonstration against all pretenders—those who take orders from abroad and those who put their own selfish interests above the welfare of the country.

Security sector

RECOGNIZED as a key front in the world struggle of rival economic systems is the sector of security for the individual. The international battle royal between totalitarianism, socialism and free capitalistic enterprise will be decided, it is suggested, by the system which best achieves this security for its citizens and combines it with superior living standards.

While our "boom and bust" trouble may persist and cause the usual difficulties, our security measures have been greatly strengthened, and not by putting the Government in the leading role as dispenser of protection. Thus, the Institute of Life Insurance calculates that of the \$11,000,000,000 or \$12,000,000,000 allotted last year for individual and family security programs, some two-thirds was of voluntary origin.

The security programs repre-

sented \$1 out of every \$15 of national income in 1946. Life insurance premiums came to \$5,250,000,000 and exceeded the Social Security tax by \$4,250,000,000. Not included in the Institute tabulation were the pension and group annuity plans in private industry, estimated at 10,000.

In short, security has been on the march in the U. S., accompanying its brother stalwart Mr. High-Living Standard. They both would like to see Mr. Business Cycle get in step for a push against all rivals.

Half and half

IN A COUNTRY where new and gleaming plants are slapped up almost overnight, it may be hard to appreciate some of the troubles the British are having with their sick industries, particularly those with a long tradition of poor working conditions.

Labor recruitment is a prime task in England. One novel scheme used in the woolen industry was to take a dilapidated mill and completely modernize one half of it from a line straight down the middle. This gave graphic illustration to employers and trade unions alike of what the New Order promised.

In this country maybe we could work the plan in reverse. Use a model with an Old World half just to illustrate how much better the American Way is. For the most part, American manufacturers long ago discovered, it is just good business to have good working conditions. It might also be good business to drive home the lesson of the difference against the common tendency of workers to take things for granted.

Farm price formula

A FORMULA for protecting agricultural prices on the one hand and making possible normal sup-



First choice

First choice for all-out truck satisfaction is a truck that fits the job. It's a "Job-Rated" truck . . . built by Dodge.

Such a truck will give you the finest performance you've ever known. You'll save with maximum economy of operation. Your truck will last longer.

For convincing proof, see your Dodge dealer. Verify these facts:

Fact 1—Each Dodge "Job-Rated" truck (175 basic chassis models) is designed and built to fit a specific hauling or delivery job. There's one to fit your job.

Fact 2—To insure performance with economy your Dodge truck will have "Job-Rated" power . . . the right one of seven great Dodge truck engines.

Fact 3—For safety, and for long brake life, your Dodge truck will have "Job-Rated" brakes.

Fact 4—For lasting dependability your Dodge truck will have a "Job-Rated" frame, transmission and clutch. Axles, gear ratios, springs and tires will be "Job-Rated." All will fit your job.

Join the ever-increasing number of truck users whose *first choice* is a Dodge "Job-Rated" truck. See your Dodge dealer now for the truck that fits your job . . . a Dodge "Job-Rated" truck.

DODGE DIVISION OF CHRYSLER CORPORATION

Remember ONLY DODGE BUILDS "Job-Rated" TRUCKS
175 BASIC CHASSIS MODELS TO FIT 97% OF ALL HAULING NEEDS

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FIT THE JOB . . . LAST LONGER

FOR LOW-COST FINANCING OF MACHINERY AND EQUIPMENT PURCHASES---

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YOUR TOTAL COST PER \$1000 OF FINANCING	
12 Month Terms	\$ 37.50
24 Month Terms	77.50
36 Month Terms	122.50

Before you tie up your company's money in machinery and equipment purchases, write or phone the nearest office listed below. We will submit a financing plan tailored to meet your needs. Hundreds of manufacturers are using our plan . . . to keep their funds free for working capital and other uses . . . while buying the machinery they need to increase production and profits.

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ply and demand relationships on the other has still to make its appearance, judged by continuing discussions. What we now have is the support program which was adopted to help farmers over a two-year adjustment period after the war, and aimed at preventing a collapse such as followed World War I.

Acreage to be planted this year, however, reveals little attempt at readjustment. So the question is whether farmers will continue to overproduce as long as the support price is substantially above the free market price.

Last year potatoes did not offer a very good example of readjustment.

The proposal is advanced, therefore, that payment of the support price be conditioned by consent to curtail output. Another suggestion (which avoids the regimentation flavor of this proposal) is that farm products be sold at free market prices with the parity differential paid directly to the farmer. Certain advantages are claimed for this method, such as lower prices to consumers, larger exports and clearer evidence of overproduction.

Incidentally, under this plan parity levels ought to decline since it is estimated that about 65 per cent of all industrial raw materials come from the farm. Manufacturing costs are, therefore, hiked by the parity spiral just as the effect of food costs on the cost of living is no small factor in wage demands of factory help.

15 week salesmen

IN WORLD WAR I they called Plattsburg-trained officers "90 Day Wonders."

They did all right, as it turned out, and so are the graduates of a salesmen's school conducted by the Sales Executives Club of New York in cooperation with the College of the City of New York. The course runs 15 weeks.

A first screening of ex-GI applicants is followed by a thorough aptitude test. One out of three pass.

The course is supervised by the Club's education committee. The trainee is sponsored by a club member, sits in at sales meetings, studies the product, and receives all necessary counsel. The sponsor has first choice of the trainee upon graduation.

Most of the first 60 graduates were quickly engaged. Reports coming in since have emphasized that these men have the sales

knowledge of men with at least two years of experience.

The plan is available in packaged form for use by other communities and organizations.

British problem

SOME CYNICS maintain that Great Britain was not unwilling to see exaggerated reports of the losses she suffered in her winter blitz. These observers opine that Britain had her eye on a revision of the Anglo-American loan agreement in July when unfreezing of the sterling bloc on current purchases would otherwise become effective.

Our own foreign trade interests are involved directly because markets now closed would open up once customers could pay in something besides sterling.

Unless the British storm loss exceeded \$1,000,000,000, that country still ought to be ahead of schedule, according to her White Paper economic survey for 1947. At the loan negotiations in Washington it was estimated that her adverse trade balance in 1946 would be about £750,000,000. Exports jumped, however, and imports were lower than expected so that the deficit balance was only £450,000,000. That put her £300,000,000 ahead of schedule, not counting interest, profits and dividends from oil, shipping and insurance, as a White Paper table shows. These normally run to considerable amounts.

Britain's chief trouble, rather than storm losses, seems to be what is called the "dollar problem." About 42 per cent of imports come from the Western Hemisphere which takes only 14 per cent of her exports. Deficits must be settled in dollars. In the Eastern Hemisphere Britain sells more than she buys, but many of these countries have no gold, dollars or essential goods with which to pay for their purchases.

Missing R

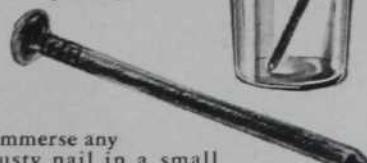
DISCUSSING a speech he was to deliver shortly, a management engineer suddenly broke away from his subject to remark:

"Over the last year we have prepared 16 reports and that stacks up to a lot of writing. And the writing must be good if we are to get across our points.

"It occurs to me that, while we burned up plenty of oil and crammed ourselves silly working for our engineering degrees, there was little training in this art of

What to do about RUST?

*Make
this Test*



Immerse any rusty nail in a small quantity of Cities Service Rust Remover. If badly rusted, allow to remain for several minutes. You can actually see the rust dissolve.

See the Results



Remove nail and wipe dry with cloth or tissue. Note the complete absence of rust and the way the original surface reappears.



Cities Service Rust Remover has been tested for four years throughout a small, highly industrialized area in the East, where it has earned a unique reputation for performance. RUST REMOVER is a clean, clear liquid, practically odorless, non-inflammable, easily applied, and harmless to handle by those not allergic to specific chemicals. It is fast-acting, and, although heating somewhat accelerates results, general application is recommended at normal temperature (60°-90°F.). RUST REMOVER is effective on chromium, copper, aluminum, steel and iron.

5 Big Advantages

1. Non-inflammable
2. Harmless to Normal Skin
3. Makes Metals Chemically Clean
4. Removes Rust by Chemical Action
5. Free from Muriatic, Sulphuric, Nitric and Oxalic Acids or Cyanide

**See a Free Demonstration
of Rust Remover
on Your Own Equipment.**

(Available only in Cities Service marketing territories EAST of the Rockies.)



**Cities Service means
Great Service**



Cities Service Oil Co.
NEW YORK - CHICAGO
Arkansas Fuel Oil Co.
SHREVEPORT, LA.

CITIES SERVICE OIL COMPANY
SIXTY WALL TOWER, NEW YORK 5, N.Y., ROOM 85

Gentlemen: I'd like to test RUST REMOVER on my own equipment FREE OF CHARGE. Send me details.

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COMPANY.....

ADDRESS.....

CITY.....

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700,000 STOCKHOLDERS

**They are all a part of
good telephone service**

The owners of the Bell System are everyday people like the rest of us, in all walks of life, in the cities, towns and rural areas of America.

More than half of the 700,000 owners of the American Telephone and Telegraph Company have been stockholders for ten years or more. More than half are women. One in every fourteen is a telephone employee.

About 210,000 stockholders own 5 shares or less. The average holding is 30 shares. No one person or institution owns as much as one-half of one per cent of the stock.

The savings of many people helped build the Bell System which serves so many people and gives employment to 625,000 men and women.



writing on which so much depends. We had reading and arithmetic, lots of both. The other R was missing."

What brought the engineer's words to mind was an article by John A. Handy, assistant controller of the Carborundum Company, on "Salesmanship as an Accounting Tool" in a recent N.A.C.A. Bulletin. He argued mighty well for putting some supersalesmanship and merchandising into the accountant's tool kit along with the figures. In short, good figures need selling, too.

Figures to help

WHATEVER the business developments of coming months may be, one thing is certain. The means of measuring them statistically will be more complete and accurate than they have ever been in the past. Geoffrey H. Moore of the research staff of the National Bureau of Economic Research, writing in the *Harvard Business Review*, asserts that the government figures are more reliable, more frequent, checks and counterchecks more numerous, and methods of analysis and combination more powerful.

However, he does maintain that all possible measures of public support should be given to a policy of frankness about how estimates are made and what the error possibilities are.

Public and Congress, as well, must be educated to expect errors in government statistics as in all statistics, but not because of incompetence or skullduggery. These are the exceptions.

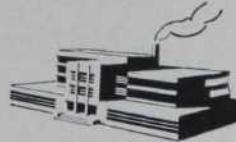
Relations in reverse

FROM PRESENT indications it is going to take some time for one of the country's big distilling companies to live down a wholesale layoff which it recently ordered. The hundreds of dismissals took no account of years of service, competence or anything else. Departments were closed out en bloc.

It was certainly no salve to the feelings of the suddenly unemployed to read an earnings statement which topped by a wide margin the profits of the comparative period, nor to recall how widely publicized were the provisions of the company's pension plan.

As the story goes, the personnel director was called upon for the list of those to be fired. He headed up the sheets with his own name, turned them in, put on his hat, walked out and hasn't been seen at

Looking for a plant site?



We have a complete file of current information on industrial locations . . . and our service is confidential

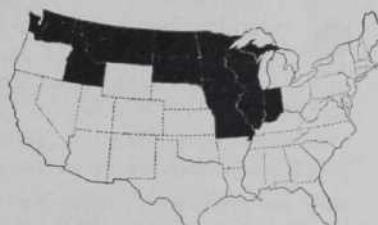
Nearness to markets and raw materials . . . labor conditions and taxes . . . housing . . . available plants for sale or lease . . . shipping and power facilities . . . any or all of these may be of primary importance in selecting your new business site.

The Milwaukee Road's Industrial Development Department can provide just the information you need.

Our engineers and analysts have prepared plats and compiled data for hundreds of communities along the Road's 11,000 mile right of way extending through the dynamic midwest on to the expanding

Pacific Northwest. Our interest lies in locating stable businesses along the railroad where they will prosper and create new traffic.

The leaflet, "How to Find a Home for Your Business," outlines our complete service. There is no obligation. Just write to J. C. Ellington, Industrial Commissioner, The Milwaukee Road, 303N Union Station, Chicago 6, Ill.



Black area shows Milwaukee Road States

Ten minutes spent reading this leaflet may save many hours of time.



THE MILWAUKEE ROAD

The friendly Railroad
of the friendly West

HERE IS THE MACHINE THAT GETS THINGS DONE WHEREVER YOU ARE

Nearly
50,000
SoundScriber
units are in
daily use



- 1 The SoundScriber Portable—the only self-contained portable dictation machine—keeps you “on top of your job”—*gets things done* any time, anywhere.
- 2 As your lightest piece of luggage when you take off on a trip for a weekend, it simplifies your work and links you with the office more completely than a telephone.
- 3 Executives, salesmen, and professional people are today speeding their work wherever they happen to be via the feather-light SoundScriber disc—which mails at regular letter postage. Both portable and desk-type SoundScriber electronic recorders are simple, trouble-free, and as easy to use as a telephone.
- 4 SoundScriber has given business a way to dispense with a *high percentage* of its paper work... freeing secretaries for more important tasks. But when typing *is* called for, secretaries do it quicker... easier... more accurately... at lower cost because the SoundScriber electronic Transcriber—a *secretary's* machine—is *engineered* to the way they work.

Buy no dictating machine without first investigating SoundScriber—foremost in the field, facilitating American business as no other mechanical aid since the typewriter! Distributors everywhere. Mail the coupon today for complete and detailed description of the SoundScriber system for getting things done!

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the office since. Apparently he had no desire to change his title to Hatchet Man.

Education gap

YOUNG MEN today have the choice of hundreds of schools which grant degrees in chemistry, electrical, mechanical and civil engineering and many other fields related to manufacturing. Distribution is learned, as a rule, only in the College of Hard Knocks, as Harvey S. Firestone, Jr., pointed out in a recent speech before the Champion Farmers' Association of America.

"If we are to progress in the years to come," he said, "we must begin at the grass roots by fostering and encouraging young men and women to consider the science of distribution as their life work and by persuading colleges and universities to offer regular courses of study which will eventually result in the granting of degrees in distribution."

On the specific side, Mr. Firestone had argued that training farm youth in the science of production was not enough. "The farm boys and girls of tomorrow," he contended, "must also be trained in the science of distribution."

Basically, it is not overproduction but underconsumption which retards agricultural progress and the real bottleneck lies in distribution, Mr. Firestone maintained.



DOUBLE Your Loads this Simple Way!

COUPLE YOUR SMALL TRUCK TO A



AND HAUL AS MUCH AS
8 TONS!



- Only with Trailers can you increase the load-hauling ability of your trucks.

It's a fundamental fact that any truck can pull much more than it is designed to carry. Thus, when you couple the Fruehauf "Flyer" to a light delivery truck, loads can be doubled with little increase in operating expense per mile. This Trailer-method cuts delivery costs as much as 60%.

Further—Fruehauf "Flyers" get around fast in busy city traffic. The truck-and-trailer unit is "hinged in the middle" and turns in the same short radius as the small truck which pulls it.

Deliveries climb with a "Flyer" on the job—no need to add another truck to move more goods and increase congestion on city streets.

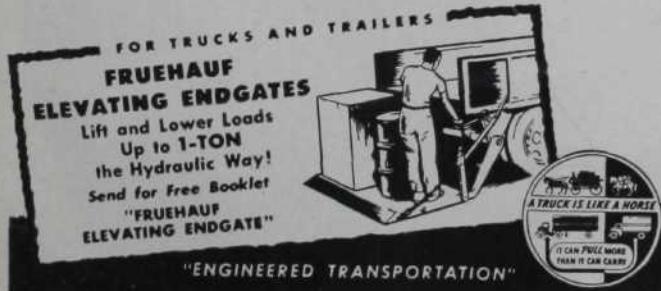
Compare your delivery set-up with the low-cost Trailer method. Let a Fruehauf representative give you the complete "Flyer" story!

FRUEHAUF FLYER



ONE TRUCK HANDLES SEVERAL TRAILERS

Delivery efficiency can be stepped up still further by the use of Trailers in "Shuttle" operation. This means that one truck can handle several Trailers. One Trailer is left at the loading point, another at the unloading point, while the truck is enroute with a third. In this way your truck is never idle—customer service is improved—and hauling costs are lowered.



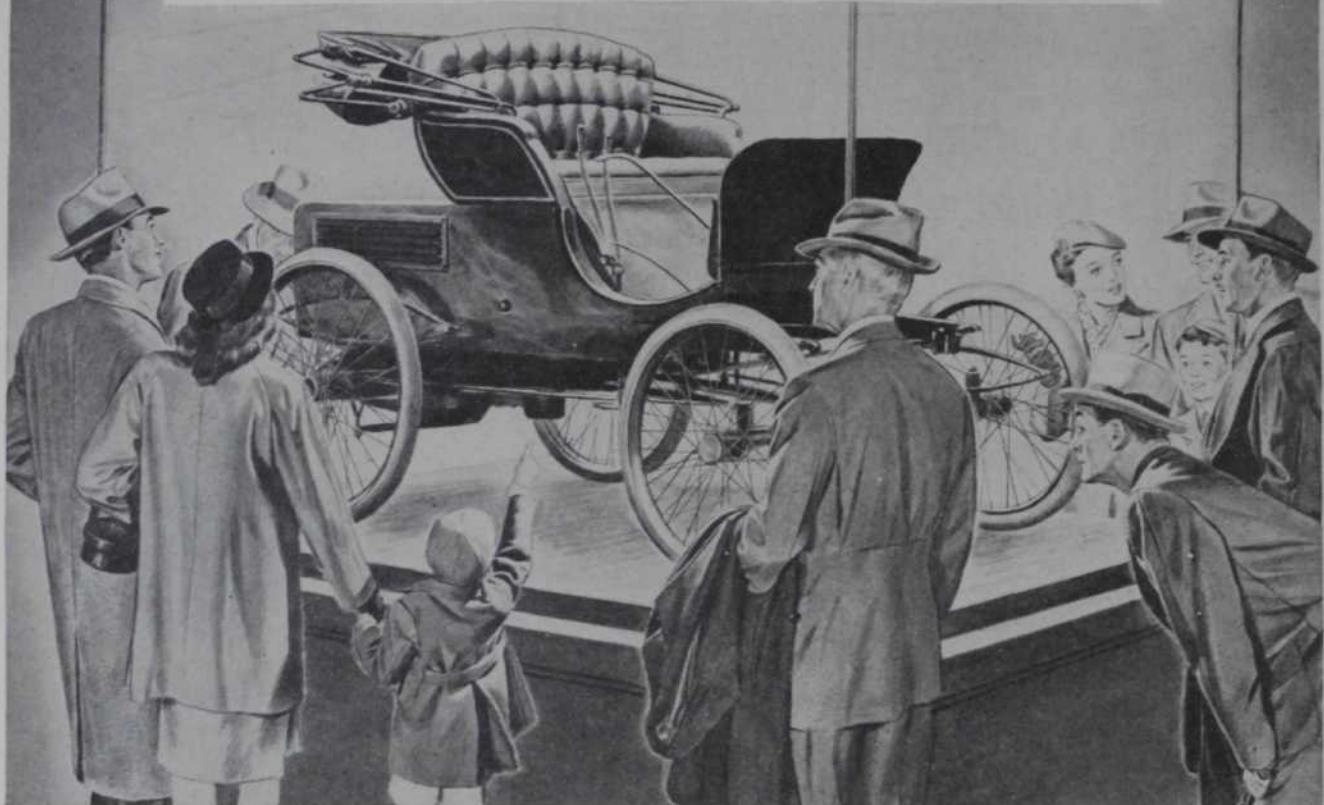
World's Largest Builders of Truck-Trailers
FRUEHAUF TRAILER CO. • DETROIT 32

10 Factories—65 Factory Service Branches



FRUEHAUF Trailers

You don't stay first *unless you're best*



Father of 88 million! This one-cylinder Winton is said to be the daddy of all gasoline cars made and sold in this country.

Since it was built, some 88 million motor vehicles have been produced in the United States.

One company—Goodyear—has made more than enough pneumatic tires to provide every one of the 88 million with a complete set of 4 tires.

Goodyear has made and sold over 375,000,000 tires—millions more

than any other manufacturer.

In a highly competitive field, you don't stay first *unless you're best*. So when you pick tires for your car, remember . . .

Among all the claims of greater mileage, longer life, and exclusive features, one fact stands out like a beacon: again this year, as every year for the last 32, it's true that "more people ride on Goodyear tires than on any other kind!"

ANOTHER **GOODYEAR** FIRST! . . .

Goodyear tires in larger sizes are made with rayon cord.



First-every year for 32 years

GOODYEAR

More people ride on Goodyear tires than on any other kind

MANAGEMENT'S *Washington* LETTER

► TRUMAN DOCTRINE has definite meaning to you as a business man.

Intentionally or not, "stop Russia" policy encourages U. S. foreign trade.

It gives U. S. direction and purpose in foreign policy—things lacking since war ended.

It stabilizes our outlook in business as well as in diplomatic affairs.

By clearing the air, by sending more American dollars and brains abroad, it paves the way for further increases in foreign trade, already at record level.

Don't overlook fact that exports are, will continue to be, a strong supporting factor to U. S. business.

We need foreign markets to absorb part of our tremendous production.

They affect you directly or indirectly through added employment, payrolls, profits; through the added flow into the general business pool.

U. S. today is economically strong. The world itself is economically weak.

Contrast was shown up sharply in Vandenberg's report of United Nations study which found U. S. has 50 per cent of the income capacity of all 55 UN members.

So we are the world's principal producers, storekeepers, bankers—in a world critically in need of goods.

This need reaches far beyond requirements for rebuilding, re-equipping areas devastated by war.

Throughout the rest of the world there is an urgent need, an eager market, for goods made in U. S. A.

This huge market is created by the same factors that cause shortages of goods here:

Production and transportation equipment worn out by war work needs replacement.

There is an accumulation of plant expansion, modernization, maintenance postponed because of war.

There are great backloggs of deferred consumer goods demand built up in war.

These are demands that cannot be met within the next year or so.

It will take many years to rebuild the world. Many foreign trade economists see prospects of maintaining present levels of U. S. exports for five years. Some are sure of 10.

This all adds up to a record peacetime world market for U. S. goods.

Total probably will exceed \$10,000,-000,000 this year. Compares with \$5,200,000,000 in 1929, and peak of \$3,300,000,000 in the 1930's.

Sure, the world can use our goods, but can it pay for them?

That's a common question. Let's look:

First, how big is the bill? Government estimates imports this year at \$6,000,000,000. The difference—our bill against foreign countries—will be about \$4,000,000,000.

Don't think the whole world's broke:

If you had foreign service during the war you will recall being paid, in most places, in local currency.

Where did the Army (or Navy) get foreign cash? U. S. dollars bought it. This practice and wartime purchases abroad left about \$5,000,000,000 in foreign Governments' hands.

In addition foreign Governments have nearly \$15,000,000,000 worth of gold.

Add to these the credits being extended by U. S. to foreign powers and you have capacity to cover our import-export balance for many years.

Perhaps more important than immediate world markets are the many moves toward foreign industrialization.

Historically, postwar periods are times of economic expansion.

Some economists believe the greatest period of world industrialization in history is getting under way.

UN food and agriculture organization urges industrialization abroad.

Some countries have government-sponsored industrialization programs.

U. S. policy is to help in a way that induces self-help. World Bank loans are to be used for reconstruction of production facilities in war-torn countries, industrialization in others.

Industrialization abroad means widening markets for U. S. goods.

Note: Our best foreign markets are in the modern industrialized countries, not in undeveloped areas.

Canada and England, the two nations nearest U.S. development level, are our best customers. Together they take a third of all our export shipments.

► STRONGEST ARGUMENT that prices will tumble from today's levels:

They always have.

The record shows that. But look closely. It also shows that cuts will be fewer and smaller than you might expect.

Only once since Civil War have wholesale commodity prices reached present range—in 1920.

Last month this average was nearly

double the average of prewar 1939-40. These are strongest supports of "they always have" theorists.

But don't overlook our permanent, built-in inflation:

Money in circulation is three times prewar. Wages for skilled and common labor (which are reflected in commodity prices) have doubled.

Thus our new "normal" price level is 40 to 50 per cent above prewar.

That still leaves room for cuts in many lines.

Where will they be? Look to the leaders in the spectacular rise. Most of these far exceed average increase, are vulnerable to consumer resistance.

Up among the leaders are cotton goods, farm products, foods, boots and shoes, building materials, raw materials.

Prices on farm products and cotton goods are 2½ times prewar.

Note: Rise in manufactured products, excluding foods, is comparatively modest —about 50 per cent over 1939-40 levels.

This indicates cuts in the leaders while manufactured goods prices haven't so far to fall.

Cuts in these will come from increased efficiency, technology.

► WHO FORCES PRICE CUTS? Bankers, in some instances.

It's happening now in a few food lines. Can happen in any, perhaps yours.

In these times of high prices, bankers worry about the continuing value of goods that secure inventory loans.

What if prices fall?

The security value would fall with them. So when renewal time comes, even if prices on goods involved remain firm at the time, the banker may agree to renew only part of the loan, advise the borrower to move his inventory.

Pressed for cash, the borrower moves his goods at the prices he can get.

► WHEN YOU ARE EVALUATING war-with-Russia talk remember that—

Russia has not yet reached prewar industrial production levels.

If industrial activity increases according to plan, Russia will in 1950 reach a level equal to one-third U. S. production of oil, steel, coal, power, other basics.

Russia lost 7,000,000 men in the war.

It conducted war with the aid of \$11,058,833,000 worth of U. S. lend-leased materials and equipment.

In fact during the second year of lend-lease we sent more combat planes, tanks, other motor vehicles to Russia than to any other theater.

Top Russians now think U. S. is headed

for deep depression within few years—that then we will offer them credit to help sustain U. S. production.

► WANT TO GO BACK to the good old days? Some industries do better now. Others don't. It varies.

Figures below were compiled by National City Bank of New York from leading corporations' statements.

They show percentage of net return (after taxes) on net worth.

Industry	1946	1929
Iron and steel	7.5	11.2
Cotton goods	27.1	4.0
Baking	21.8	15.5
Printing, publishing	17.9	21.5
Petroleum	10.7	11.1
Rubber	20.6	3.9
Merchandise chains	23.0	19.9
Autos, trucks	6.9	23.5
Agricultural implements	5.7	13.4
Tobacco	11.4	14.2
Chemicals	14.7	18.0
Coal mining	7.5	2.3
Apparel	23.3	11.8
Department stores	20.8	10.2
Household goods	18.4	14.7
Shoes, leather	12.7	13.1
Metal mining	6.6	19.6

Class I railroads last year made 2.3 per cent of their net worth; distillers, 41.1 per cent.

As to who got what, here's the per cent return on net worth by classification for last year:

Manufacturing, 12.1; mining and quarrying, 9.5; trade (stores, mail order houses, wholesale and miscellaneous), 22.3; transportation, 2.6; public utilities, 8.2; services and construction, 19.4; finance, 6.5.

► THERE'S A CHANCE for a free sugar market in July.

By then most of Cuba's record-high 6,000,000 ton crop (twice prewar average) will be in this country.

Crop reports forecasting volume of cane and beet production here and abroad will be at hand.

If these are high Secretary of Agriculture Anderson may toss off price control and rationing to forestall hoarding against Oct. 31 decontrol deadline.

Under new law Anderson has authority to decontrol when he sees fit.

Look for sharp rise whenever sugar decontrol comes. Price is low in relation to other foods.

► MILEAGE—THAT'S WHAT auto dealers really sell.

So George Romney, Automobile Manu-

facturers Association director, tells them.

As congestion cuts mileage, the market for new cars is cut, Romney warns. He cites these figures to show what congestion does:

Pittsburgh lost 49,000 of its downtown daytime population in 16 years.

St. Paul's drop was nearly 50 per cent between 1937 and last year.

Minneapolis "typical day" figure slid from 64,625 in 1937 to 37,233 in 1946.

Other troubles: Lack of parking space, higher operating costs.

► IF YOUR AUTO or truck insurance rates haven't gone up recently, they will.

It costs more today to repair a dented fender—or a broken leg.

Higher wage rates in hospitals and repair shops, higher claims for unproductive time, have sent accident settlement figures soaring.

Designers, too, contribute to the rise. Few years ago a new fender cost a few dollars. On new cars same crash today means a costly new body panel.

► MORE FRAUDULENT TAX returns were filed this year than at any time in the past 25 years.

That's the opinion of a Washington tax lawyer, in the practice that long.

He opposes proposed cut in Internal Revenue Bureau budget, contends the \$30,000,000 lopped off by House Appropriations Committee would cost \$600,-000,000 in 1948 through lost revenues.

Bureau officials say cut would curtail enforcement staff, reduce auditing to point where unscrupulous taxpayers would in 1948 have 3½ times better chance of escaping examination than they had in 1939.

Several attorneys in joint statement told Senate committee that "decided breakdown" in the attitude of compliance with the law is already noticeable.

The deterioration will accelerate as the feeling becomes prevalent that enforcement has been relaxed, they said.

Acceleration of that feeling, they add, caused bankruptcy, fall of France.

► CAMPAIGN TO PUT tremendous productive capacity of U. S.-owned standby plants to work is under way.

Involved are some of the largest, most modern chemical and munitions plants in the nation.

All are facilities War Department wants to keep in ready-to-go condition in event of national emergency.

Values range up to \$100,000,000.

Under present plan, qualified bidder may lease any part or parts of facility

he finds useful. Initial invitation on that basis brought more than 500 bids on 30 odd plants.

Huge fertilizer plants now operating in closing government production program are not yet offered, probably will be.

► WORLD'S GREATEST SALESMEN fill Washington these days.

They're selling the essentiality of their jobs. To their bosses, to congressional committees, to investigators, to the public.

They're all essential. So they say. They've been building up that idea, building themselves into their niches for 16 years. Some longer.

That's what makes budget cutting difficult. That's why it's done with an ax, not a scalpel.

That's why the work you think necessary may be cut while work you think useless goes on.

► SEE YOUR LAWYER before signing a Below-type contract, upheld last month by the U. S. Supreme Court.

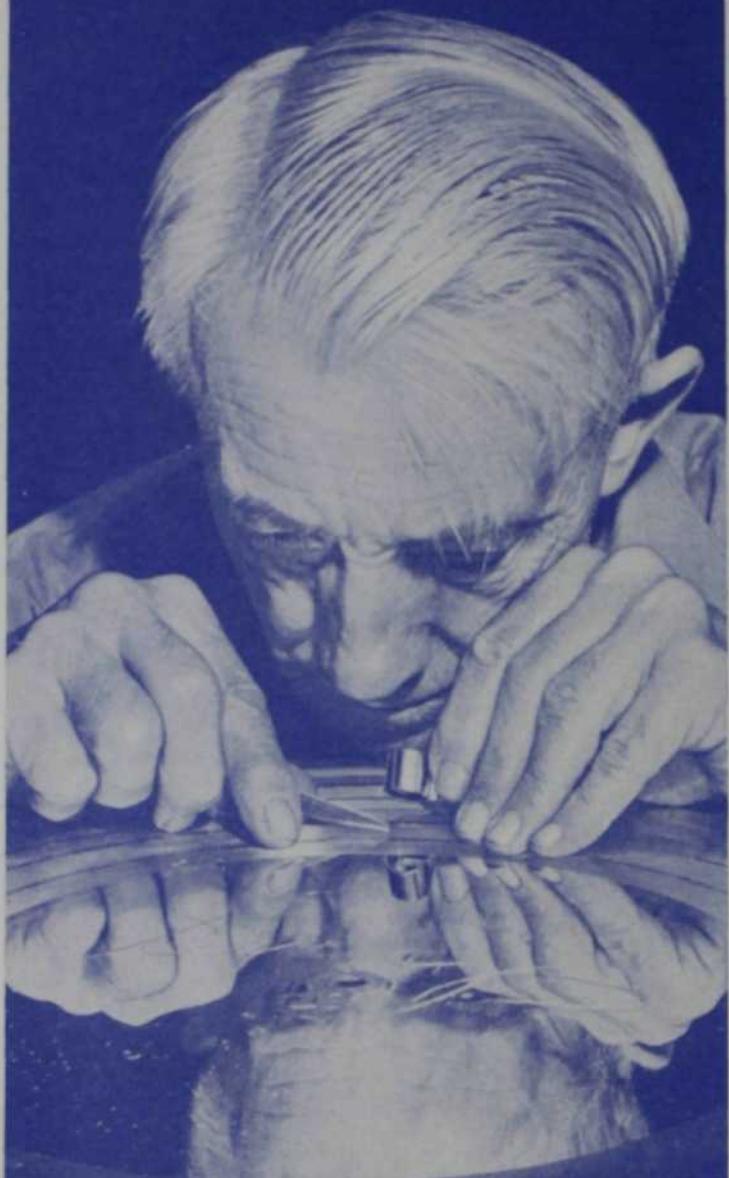
Court held guaranteed weekly wage for fluctuating hours legal—if it complies with technicalities of wage-hour law.

In case at hand Court held 84-hour week legal under existing wage contract.

Caution: Contract must conform exactly to that upheld. Others have been tossed out on technicalities.

► BRIEFS: How high should profits be? Railroad equipment industry did \$100,-000,000 worth of business in 1929, in 1932 sold one locomotive....U. S. ships 2,500,000 tons of low grade bituminous coal across the Atlantic monthly. Europeans pay \$22 per ton for it, delivered. ...There's a better than even chance the pretty girl who serves you on air-liners is a union member. More than half the stewardesses are....Add \$5 to the price of the suit you'll buy next fall. ...Aluminum runs second only to iron and steel in metals production. Output of castings, sheet, foil still rises.... War over? Navy announces its Air Transport Service uses more R5Ds (DC-4s), logs more hours on them than any commercial airline. Overseas passenger miles last year: 473,000,000; all commercial airlines, 1,081,000,000....Interior Secretary Krug says gasoline can be produced from coal or oil shale at 7% to 9% cents a gallon, just a few cents above gas from petroleum....Latest construction material shortage: glass. ...What do senators' wives do? Many peer over gallery rail, try to spot toupees on senators' domes. They list six.

Columbia Recording



A Columbia Records engraver inspects every groove to insure that no fleck of dust has caused a bubble in the electroplating of the "mother". This is the "mother" of an electrical transcription manufactured by Columbia Records for exclusive use by radio stations. It is from the "mother" that the "stampers" for the actual pressing of records are made.

Corporation keeps its Payroll Records on Nationals!



View of National Payroll Machine at Columbia Recording Corporation, Bridgeport, Connecticut.

Preparing payroll records and writing the checks for some 1,400 employees each week is no small accounting task. But the National Payroll Machine makes short work of just such accounting problems—producing at one location Columbia's whole weekly payroll quickly and efficiently.

National Payroll Machines prepare for Columbia, at one operation, the employee's statement of earnings and deductions, employee's earnings record, and payroll summary record. All entries are clear, legible, and easily understood. And all are proved correct at the time of writing—thus obviating discrepancies due to human error.

In businesses of every size and type, National Payroll Systems are meeting the varied demands of individual plant practices, methods, and deductions. By setting up pre-determined totals, balancing procedure is simplified. All records are made at the same time, all are originals, all are exactly the same. Let your local National representative study your needs, and then make recommendations without cost or obligation to you. The National Cash Register Company, Dayton 9, Ohio. Offices in principal cities.

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CASH REGISTERS • ADDING MACHINES
ACCOUNTING MACHINES

Making business
easier
for the
American
businessman

TRENDS



OF NATION'S BUSINESS

The State of the Nation

IT was 160 years ago, this month of May, that the Constitutional Convention assembled at Independence Hall in Philadelphia to work out the system of government under which the American people still live.

The Virginia delegation, headed by George Washington, was the first to arrive and, as we know from Washington's diary, he "waited on the President [of Pennsylvania], Dr. Franklin, as soon as I got to town." That was on May 13, 1787. The next day was the date set for the convening, but transportation was bad and, in several of the 13 independent states, there was only lukewarm interest in the effort to form a united nation. The various delegations straggled in. It was May 25 before the Convention was called to order, with Washington the unanimous choice as its presiding officer.

As these anniversaries come around it would be fitting for present-day Americans to spare a thought to what the "Founding Fathers" were actually trying to do. On the roll of the delegates are many familiar names. Our towns and counties, our streets and colleges, preserve in their nomenclature the memory not only of Washington and Franklin, but also that of Hamilton, Patterson, Morris, Madison, Randolph, Mason, Martin, Pinckney, McHenry, Carroll, Dickinson and others. But the thoughts of these men—their hopes and aims in building the Federal Union—are growing dim.

The 160th anniversary of the drafting of the Constitution—which took from May 25 to Sep-

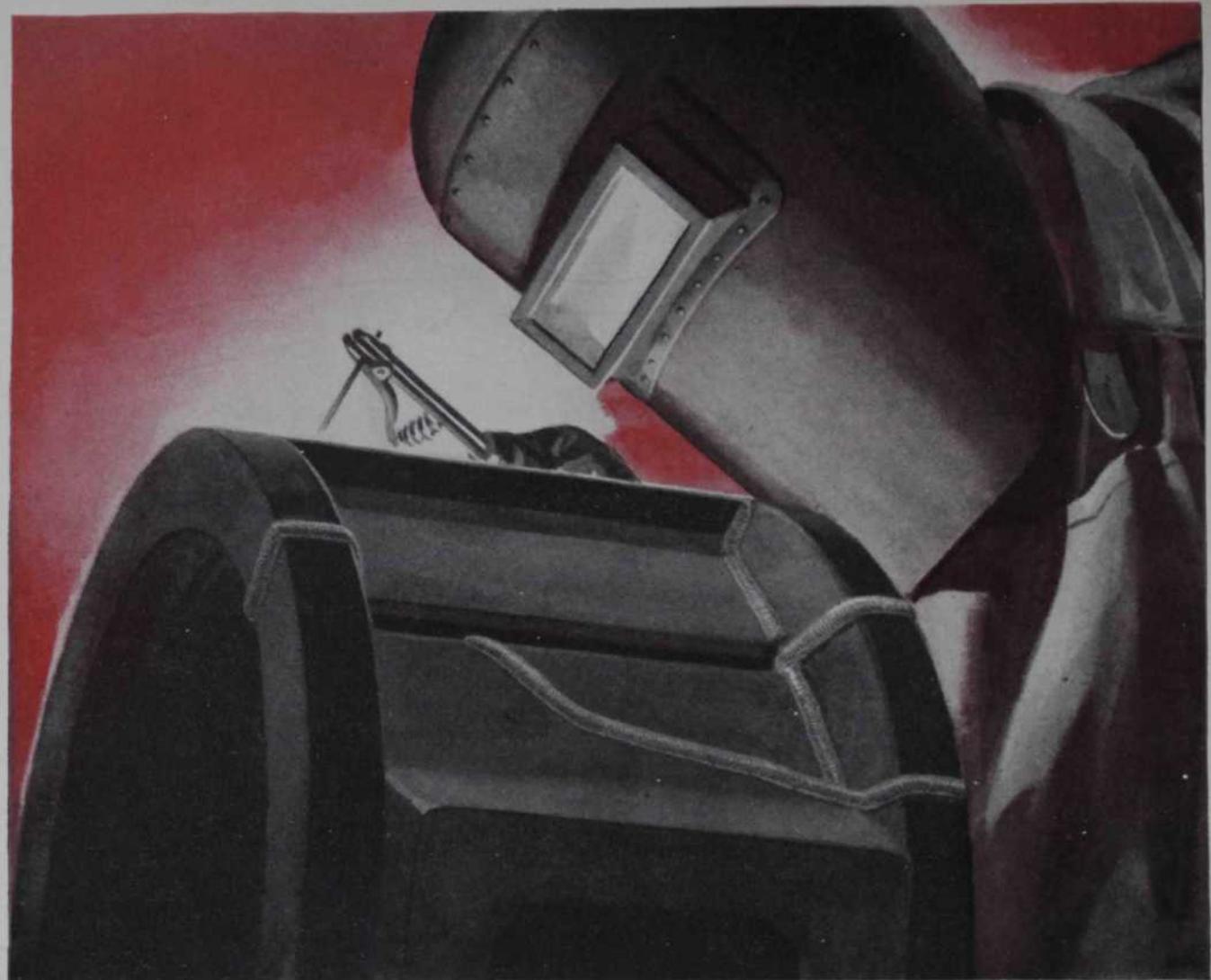
tember 17 of 1787—would of itself be an appropriate time to reconsider the purpose and the nature of this Republic. When that anniversary coincides with such conditions as those we now face, sober political reflection becomes imperative.

Liberty and Authority

It is fairly well recognized that the major purpose of the Constitution was, as its Preamble so concisely states, "to form a more perfect Union" on the one hand, and "to secure the Blessings of Liberty to ourselves and our posterity" on the other. But far too little thought is habitually given, by our generation, to the delicacy of this reconciliation of Liberty and Authority.

This indifference is curious, because the same problem—harmonizing the liberty we crave with the authority we must admit—remains with each and every one of us, in one form or another, from the cradle to the grave. Our sons accept the impact of authority on liberty when, these spring mornings, they go "creeping like snails unwillingly to school." We ourselves reluctantly stop the family car at the red light flashed by authority.

The men who assembled to write the Constitution, 160 years ago, did not possess the advantages of a mechanical age. But for that very reason their thinking was less distracted than our own and they worked with more assurance in that field of abstract ideas which Americans of later generations have been disposed to scorn as "impractical." To the philosophic thinking of our ancestors, however, and not to the vocational pro-



FOUND: A Way To Save Millions through cast iron welding

Cast iron — for years the most stubborn metal to weld — has now yielded completely.

Early welds on cast iron couldn't stand up under stress. When they were made tough enough to do so, they were too tough to machine.

But now comes a new P&H Electrode — Nicast. With Nicast you can join any cast iron part with a weld far stronger than the iron itself . . . yet it's soft enough to machine perfectly.

Here's a way to save millions in repairs, a way no foundry or metal shop can ignore. No longer must imperfect castings go in-

to the discard . . . nor broken equipment be scrapped. Nicast makes them as good as new!

Now, as the research that produced it turns to new problems, P&H Nicast is offered to you as still another addition to "America's most complete arc welding service."

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ficiency developed in recent years, must go credit for the relative immunity of the United States to the disaster which has overwhelmed so much of the world.

The authors of the Constitution were familiar with what the Declaration of Independence called the "abuses and usurpations" of absolute Government. They were also familiar with the necessity for authority, since the absence of any effective central government had brought the newly-independent states close to anarchy by the spring of 1787. These men knew from personal experience that Order without Freedom is servitude, and that Freedom without Order produces chaos. Their problem was to create a system of government under which Authority could not abolish Liberty while Liberty, in turn, would not destroy Authority. The solution found, in the Constitution, caused Gladstone, the great statesman of Victorian England, to proclaim it later as "the most wonderful work ever struck off at a given time by the brain and purpose of man."

Checks and Balances

From our school days, all of us have heard our system of government defined as one of "checks and balances." We have all noticed many evidences of these checks and balances in operation, as when the President vetoes a bill; as when that bill is passed over his veto by a two-thirds majority of both Houses of Congress; as when the Supreme Court holds that a legislative enactment is in violation of the Constitution; or as when the Constitution is amended to permit legislation which had previously been beyond the power of the legislature.

But the underlying purpose of these checks and balances receives less popular consideration than the subject deserves. They are, of course, designed to prevent any organ of the federal Government, and any official or group serving that Government, from acquiring a supremacy of power. This precaution, in turn, is fortified by the constitutional division of powers between the federal and state Governments. It is significant that, in the very first Article of the Constitution the word "no" occurs 17 separate times, in each case used as a direct and specified limitation on governmental authority either federal or state.

It is this denial of authority to government which, as the founders of the Republic anticipated, has made the United States so strong and its people, at least until recently, so self-reliant. For governments, unless they acquire complete dictatorial powers—and even then the issue is debatable—are notoriously poor as producers. The British Labor Government, for instance, has found it much easier to nationalize the mines than to bring the actual production of coal up to the average of 30 years ago.

When the men who wrote the Constitution re-

stricted the authority of government, they simultaneously made it certain that Americans would be a creative people, at least in material things. It is true that our country is endowed with great natural wealth, but so are many other areas where men have been too closely governed to develop the initiative necessary to develop the resources at hand. This Republic is unique in history both because it has deliberately restricted the power of government and because its people have, on the whole, so effectively utilized the individual freedom accorded to them. The first of these characteristics is the cause from which the second follows as a result.

The State—Ruler or Servant

Throughout most of the world today the faith in liberty has grown dim while a pathetic confidence in the ability of Government to solve all problems has simultaneously increased, in spite of evidence of the futility of socialism.

Many reasons can be found for this trend: the increasing complexity of modern civilization; the sense of injustice aroused by unfair distribution of wealth; the fears and hatreds which led to two world wars; the centralization of power which the waging of those wars required.

To Americans, however, the reason for mankind's increasing worship of the State is now less important than realization that this tendency is hostile to the very nature and purpose of our form of government. The Republic was established on the theory that the individual is himself significant; that the State exists not to dominate the citizen but to help him fulfill his manifold potentialities; that the necessity for Order must never be allowed to dominate that physical and spiritual Freedom without which men lose the creative instinct which distinguishes us from animals.

Amid the postwar deterioration; confronted by world-wide responsibilities important both for national security and international recovery, it will not be easy for Americans to keep faith with the men who gave us the system of government which made this country great. And if it were only a matter of revering the past, or of maintaining a meaningless tradition, it would be unimportant to keep this faith.

The issue, however, is whether or not we still believe in a political philosophy which has operated to give man the importance which Christ attributed to him. It is on that faith, religious in its inspiration and materially beneficial in its operation, that this Republic was founded. If that faith dies, the Republic will not endure.

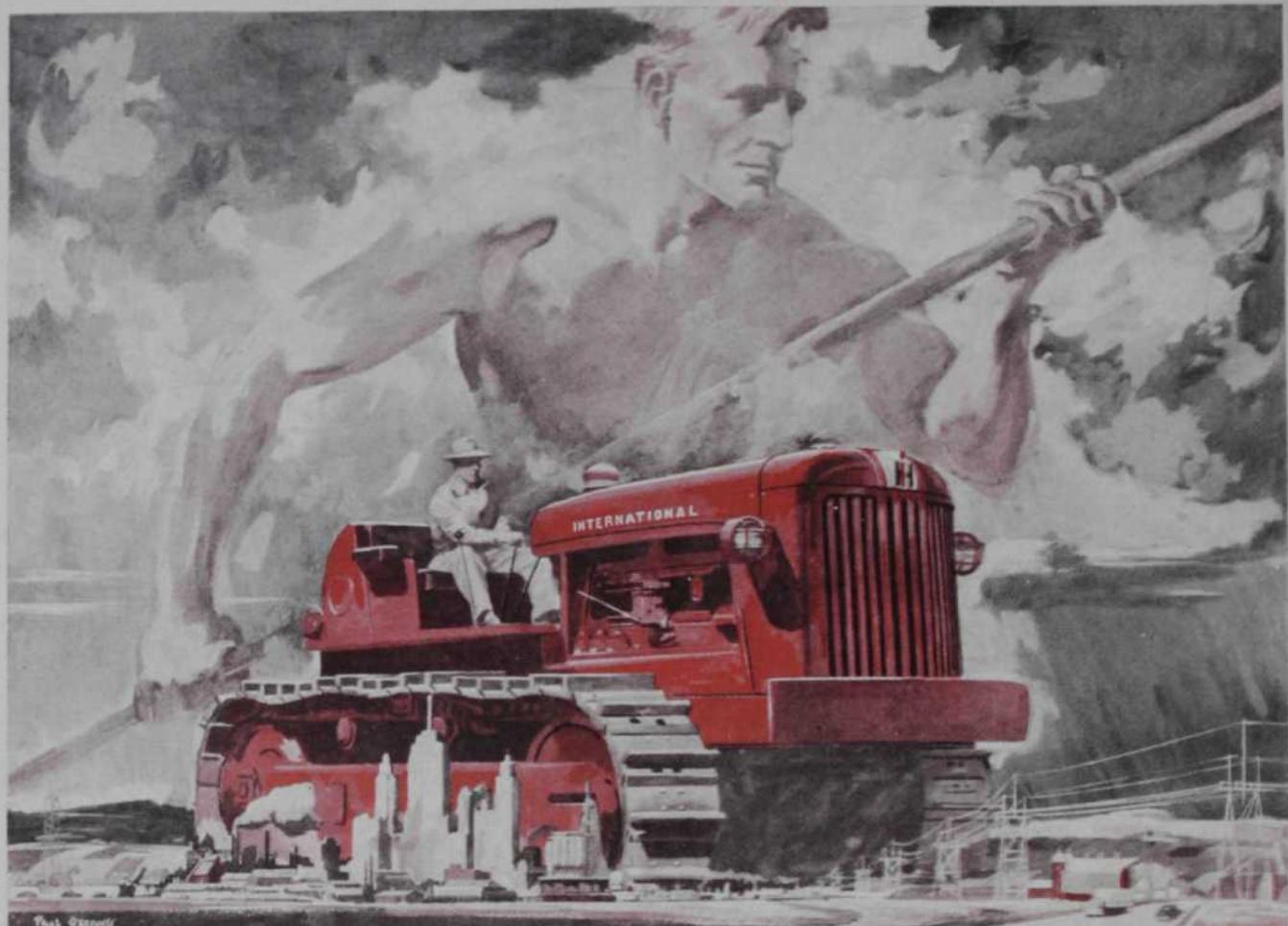
FELIX MORLEY



OF NATION'S BUSINESS

INTERNATIONAL POWER

Pacemaker of Progress



Looming larger every year—on the horizon of things to come—International Diesel sets the pace for progress in the industrial power field.

Outstanding in performance and matchless for operating economy are the Diesel tractors and engines which bear the International name. For they were designed and built by forward looking men whose resources of spirit and substance are nowhere else excelled.

And every step they take is done to ease the heavy work of other men—to

multiply their power ten thousand times—to lift their burden of toil and set them free.

In this conception of service the men of International Harvester now bring forth the new and better Diesels of tomorrow; yet never rest on laurels won. They press ahead, forever striving to advance still further the effectiveness of human labor.

Industrial Power Division

INTERNATIONAL HARVESTER COMPANY
180 North Michigan Avenue Chicago 1, Illinois

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INTERNATIONAL Industrial Power



Other
International Harvester
Products:
FARMALL TRACTORS
AND MACHINES
MOTOR TRUCKS
REFRIGERATION

The Month's Business Highlights

ALTHOUGH inflationary pressures have spurted forward again in most unexpected fashion in recent months, the prevailing feeling is that the peaks in the latter half of the year will not rear themselves as high as those of the first half.

The uptrend in prices was particularly marked in some wholesale prices, but the advances have not been as great in other lines, of which dry goods, drugs and groceries are examples.

Even beneficiaries of higher prices realize that high price levels make readjustment more difficult and increase the risk of decline at a rate that might become demoralizing. In many instances, they are taking steps to discourage the trend.

There is abundant evidence that buying is being discouraged by high prices, but consumer resistance frequently is short-lived. The individual buyer begins to note how much he could have saved had the purchase been made a few months ago. His needs have become more pressing while he was holding out for a lower price. Determination weakens and the article is obtained despite its cost. This probably accounts for a volume of demand exceeding that which had been anticipated. High national income at home and the great backlog of liquid assets are the chief sources of the continued pressure on goods.

Agricultural prices have been supported by a volume of world demand greater than had been expected. It had been assumed that \$3 wheat and \$2 corn would cut down buying from abroad, but apparently that was not the case. The bad winter in Europe is one cause. It made those countries, particularly the United Kingdom, spend their dollars faster than they desired. A surprising amount of gold was released or came from hiding places. Price levels, however, now are operating to reduce foreign demand.

Prices a Cause for Worry

Recognition that prices are at dangerously high levels, and could come down fast enough to make for confusion, is causing a certain amount of worry in business circles but the prevailing sentiment is one of optimism. No other one thing has buoyed that sentiment more than the passing of controls. Nothing irks the American business man more than regimentation. Labor troubles are not taken as seriously as once was the case. In addition, business concerns are making money and can look forward to sustained demand.

TRENDS



This does not mean that continuance of such demand is being taken for granted. It is realized that the time has come, in most lines, where positive steps must be taken to insure continuance of market. Current advertising reflects that attitude.

Voluntary reductions in prices are not prompted entirely by public-spiritedness and a desire to prevent collapse. Competition for the buyer's dollar is intensifying. Forward-looking manufacturers and dealers want to be in a better position to get their share of that dollar. They also realize that, in case of trouble, the Government would step in quickly, a situation they want to avoid above all others.

That a major readjustment of prices cannot long be delayed is evident from the lack of balance in the present price structure. To return to the 1939 balance would mean that some prices would have to go up. Apparel, fertilizers, railroad rates and rents are examples. Reductions, however, will have to contribute most of the balancing process. The movement already is under way. Weaknesses no longer are confined to wool, canned goods, frozen foods and a few isolated items. Inventories of articles that were low a year ago are near normal. Pipe lines are filling up. Future markets showed lack of confidence in the price levels of the first quarter. Futures are averaging ten to 20 per cent below the spot price—an unusual situation. The stock market is sick half of the time.

Under conditions such as exist in the first half of 1947, most price declines are beneficial. Despite the high level to which prices have been boosted, the general feeling is that demand is sufficient to cushion reductions expected. There certainly are more reasons to expect price declines this year than there were in 1946. Buying for inventory is slowing down.

Stocks in relation to sales are back at prewar levels. Prices of many items of durable goods are being marked down. Total sales of department stores are not increasing at a time when incomes are high and when stock figures are at a level never before attained.

• • •

Prices of houses are likely to decline as a result of the construction certain to take place this summer. Production of materials has increased rapidly. Builders have devised many ways to get around bottlenecks caused by materials in short



THREE REASONS WHY ROYALS ARE A BETTER BUY FOR YOU

1.

GREATER EFFICIENCY! Royal has *more work-saving, time-saving features than any other typewriter.* This is a fact which results in higher production per machine. Call in your Royal representative—and be shown the proof—in an actual Royal demonstration!

3.

THE FAVORITE WITH TYPISTS! A national survey made among hundreds of business girls shows that Royal is the preferred typewriter—*2 to 1 over any other typewriter.* Your stenographic staff will do *more and better work* on machines they *prefer to use.* Order Royals!

2.

GREATER DURABILITY! Royals are the *sturdiest typewriters* engineering science has produced. Because of this fact, Royals *stand up longer, spend more time on the job, less time out for repairs.* Result: Royals cut stenographic work losses to a minimum, give you *the maximum return* from your typewriter investment.

ROYAL

World's No. 1 Typewriter

supply. The fact that so many houses have been partially built means that a large number of completions may be expected.

For a time the amount of doubling-up was on the decline but, because of price levels, a renewed movement in that direction is reported. It has reached proportions that reduce the pressure on housing but the main reliance for a return to more normal price levels comes from the prospects of increased production of building materials. Widespread amortization of mortgage loans reduces the risk of a crash such as occurred in the '20's. Many are hopeful that declines in housing values will be sufficiently gradual to prevent any major disturbance of economy.

Loans Are Scrutinized

Banking authorities are urging that commercial loans be scrutinized closely so that credit is not used for speculation in inventory. Many banks are requiring settlement on loans when goods are not moved promptly. Consideration is given, of course, to the fact that the level of inventories must be higher when the national output of goods and services is \$200,000,000,000 than when it is \$80,000,000,000.

Danger signals also are up in connection with real estate loans. Loans on non-farm properties are at an all-time high. One of the Federal Reserve banks is emphasizing that owners are selling their rental properties. Capital gains are taxable at 25 per cent. Money received from rents frequently would be subject to a higher levy. The new buyers are borrowing to make the purchase. Money is being taken out of city real estate more rapidly than it is being put in.

"Under such circumstances" says the bank, "the lenders are assuming greater and greater proportion of the risks." When loans are predicated on transfers at higher and higher prices, the real wealth of the nation has not been increased but the lenders' risks have become greater. For that reason loans on residential properties are becoming much more difficult to get.

Recent analyses show that the banks are making more commercial loans than ever before, with the larger number of loans going to small retail businesses and to service industries. With little banks forming such an important part of the banking system, the greater number of loans naturally go to the small businesses of which their clientele is comprised. With two-thirds of all business loans made to concerns with assets of less than \$50,000 and 90 per cent to concerns with assets of less than \$250,000, there is a broad base under the economy that is expected to make for a gradual readjustment to lower price levels that must come.

Instead of having nearly \$15,000,000,000 of commercial loans concentrated in a few hands, the study shows a very large distribution of those funds. Another significant revelation is that many loans are for terms of more than one year. This is in contrast with the former practice of making short-term loans that were renewed over and over.



OF NATION'S BUSINESS

The industrial index leveled off in the first quarter. Limits of plant capacity, manpower and materials supply had been about reached. Some extension of those limits is gradually developing. New plants, after many delays, are getting into operation. More new equipment and improved machinery are becoming available. Productivity of the individual worker is rising.

The manpower situation is most acute in the construction field but there are serious shortages in the industries making the heavier types of durable goods, in the foundries and in the woods. Loggers are being brought in from Canada.

Some relief will come this summer from the schools and colleges where enrollment is greater than ever before. Agriculture and food processing are relying on that source of manpower.

Just at a time that experienced handling of the distribution of manpower was most needed, the House of Representatives did a demoralizing thing in voting a 77 per cent cut in the appropriation for the headquarters staff of the U. S. Employment Service. Not a cent was taken from the individual states but the coordinating agency was hit hard. A more businesslike allocation would have reduced state funds enough to keep the general staff on the job in a critical time.

An encouraging development is seen in the fact that the President and his Cabinet are sitting down with the chairman of the Board of Economic Advisers. Professional advice can be of great value in the present situation. Efforts in the past to halt runaway prices by exhortation have failed. More practical steps doubtless are being recommended. There is this and other evidence that the Cabinet as a whole is being called upon to share responsibilities.

John L. Lewis persisted until he has made probable substantial revision of the labor laws. Labor legislation was in the doldrums until the intemperances of the mine workers' chief renewed public pressure for congressional action.

PAUL WOOTON

THE WORLD BUYS FROM CHICAGO

BY MAIL

"In my job I* can see how big the Chicago mail order business is. Every day through this outgoing mail belt I see many different kinds of products being sent to all parts of the country. I know that people who order from our company get quick service because transportation from here is the best in the world. Not only do we sell in this country, but also in places like China, India and Venezuela through our export department.

"I've lived in Chicago a long time and like living and working here."

This package inspector is one of the 158,000 people employed in Chicago's four major mail order firms. Sales of these four companies for the year 1946 are reported to be a little under two billion dollars. Of the country's six major mail order companies, the four largest have found Chicago to be an ideal "home office" for their operations.

The mail order business originated in Chicago in 1872. The combination of this city's strategic location and the best delivery service in the world has substantially aided the growth of this vast business. Within a radius of 500 miles are more than a third of the nation's buyers and 39 per cent of the nation's manufacturing concerns. This tremendous market is readily reached by air, rail and highways from Chicago . . . "hub" of the nation.

Mail orders, as well as products from manufacturers in this area, reach their destinations quickly, aided by the huge Chicago switching district, the efficient package car service and the far-reaching motor car service. Air freight, too, speeds merchandise deliveries to all sections of the country. These same advantages which have aided the progress of mail order firms in Chicago and Northern Illinois are also beneficial, of course, to other industries.

*Name on Request

Industries locating in this area have these outstanding advantages: Railroad Center of the United States • World Airport • Inland Waterways • Geographical Center of U. S. Population • Great Financial Center • The "Great Central Market" • Food Producing and Processing Center • Leader in Iron and Steel Manufacturing • Good Labor Relations Record • 2,500,000 Kilowatts of Power • Tremendous Coal Reserves • Good Government • Good Living • Good Services for Tax Dollars. Send for free booklets containing useful information on these advantages.

For more information, communicate with the
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Marquette Building—140 South Dearborn Street, Chicago 3, Illinois—Phone RANDolph 1617

COMMONWEALTH EDISON COMPANY • PUBLIC SERVICE COMPANY OF NORTHERN ILLINOIS
WESTERN UNITED GAS AND ELECTRIC COMPANY • ILLINOIS NORTHERN UTILITIES COMPANY

176 Industries selected Chicago and Northern Illinois for new plants during 1946.

Washington Scenes

THE STORY did not come out at the time, but late in 1945 James F. Byrnes tried hard to change Russia's brass-knuckle technique of acquiring "friends."

Had he succeeded, world history might have been much different than it now promises to be. Russia would still have a vast reservoir of American good will, instead of being in the position of having squandered it. The United States, for its part, would not now be embarked on an epochal and breathtaking foreign policy, a policy even more audacious than the Monroe Doctrine.

This is the story. It is worth telling because it is a good starting point to explain the remarkable change that has come over American thinking in the space of a year.

Mr. Byrnes, as Secretary of State, had flown to Moscow four months after V-J Day. He was desperately eager to bring about an improvement in American-Russian relations; or, at least, to prevent their further deterioration. An amiable man himself, Byrnes found that Molotov and the other Russians were in an ugly mood. The atomic bomb was largely responsible. It wasn't that the Russians feared the United States would use the bomb; it was that American development of the weapon had revived their inferiority complex.

The Russian leaders, as the end of the war approached, had been in an ecstasy of self-esteem. They saw the victory over Fascism, not merely as the end of a bloody and hideous conflict, but as a triumph and a vindication of their own totalitarian system. In their propaganda aimed at the Russian masses, they gave little or no credit to the arms of the United States, Britain and the other Allies.

Russian Inferiority Complex

Byrnes found the Russians were so angry over the atomic bomb they wouldn't even talk about it. The reason was obvious. A new factor had come into world politics, one that threatened to upset all traditional calculations based on brute strength. Worse, the revolutionary weapon, which opened a new "age," had been developed in capitalist America; and this at a time when every effort was being made to inflate Russia's national ego and to emphasize the superiority of the Russian system over western democracy.

In the end, Byrnes persuaded the Soviet leaders

TRENDS OF NATION'S BUSINESS



to send a delegation to London to begin work on an international plan for controlling the bomb.

At the same time, and in a spirit of sincere good will, the South Carolinian tried to alter the Russians' attitude toward their neighbors. Like the German Nazis in an earlier day, the Russians had a phobia on what they called "encirclement." They were determined to have "friendly" governments on their frontiers.

Byrnes sympathized with that Soviet aim. What shocked him was their brutal method of achieving it. Their Red Army forces were swarming over the neighboring countries, devouring their substance and making economic recovery impossible. The Big Three pledge at Yalta, for "free and unfettered" elections, was becoming a farce. In Poland, Rumania and Bulgaria, the story was the same. With Russia's backing, the Communists were using violence, intimidation and coercion to fasten their rule on those countries, thus making them police states and satellites of Moscow. Thousands who resisted were being dragged off to Siberia as slave laborers.

No Good Neighbor Policy

Byrnes sought to give Molotov some friendly advice. These strong-arm methods would in the end, he said, prove to be wrong.

"You know," he said, in effect, "we have had some experience along the same line—in Mexico, Nicaragua and elsewhere in the Western Hemisphere. You might learn something from that experience, and try the Good Neighbor policy yourself. Believe me, my friends, you will find it will pay in the long run."

The Russians ignored Byrnes' advice and continued the policy of clubbing their neighbors into line. Perhaps it was just not in their nature to do anything else. For how could Marxist ideologists who did not even trust each other, who held their own Russians in line by means of a vast secret police system, who would let them read only what they thought it safe for them to read—how could they, in their suspicious hearts, have any trust in non-Russians? The Good Neighbor policy, it is now clear, would have had to start inside Russia first.

It was said at the outset that, late in 1945, the Russians still had a large reservoir of good will in the United States. This is a fact. To support it,

Wherever you go...



A distant plant ...



an out-of-town meeting ...



for relaxation ...

Here's how to go...



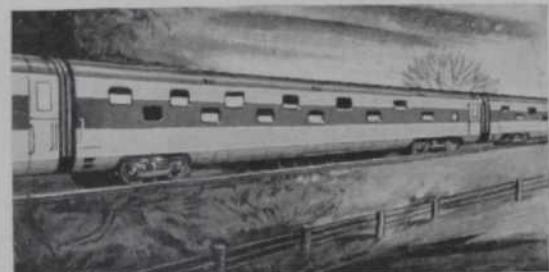
You have complete privacy in your comfortable Pullman room—to work and concentrate on the business coming up, or rest and relax—without interruption.



You sleep—safe and sound—in that big, soft Pullman bed. And there's lots of room to shave and dress when morning rolls around.



When you get there—on dependable rail schedules—and get off right in town, you'll be refreshed and ready to "hit the ball," whether it's business or golf!



NEW CAR NEWS! New type Pullman cars are now in service on some railroad lines, now being built for others. Duplex room-

ettes that rival the cost of a lower berth are among the new accommodations that will give you even greater comfort and convenience when you "go Pullman."

© 1947, THE PULLMAN COMPANY

Go Pullman

THE SAFEST, MOST COMFORTABLE WAY OF GOING PLACES FAST!

it is only necessary to go back a year or so—back to Winston Churchill's "iron curtain" speech at Fulton, Mo.

Churchill, though he spoke many truths, caused a good deal of uneasiness in the United States. It was not alone his proposed Anglo-American alliance that disturbed people; it was his harshness in dealing with Russia. Americans wanted to "get along" with Russia, wanted their own country and this other great power to pull together within the United Nations.

Yes, Churchill was a great man and had been a great war leader. But why did he have to invade our own Midwest at this time and trumpet his alarms? And why did President Truman have to stand at his side while he did it?

• • •

Looking back on this period, domestic problems were the chief concern of most Americans. A study of the program for the 1946 annual meeting of the Chamber of Commerce of the United States, held in Atlantic City, will bear this out. The topics over a three-day period were almost wholly domestic—"The Return of the Veteran to Civilian Life," "Government Finance," "Advancing the Cause of Industrial Peace," "The Future of Construction," and "Agricultural Prosperity—How Maintained?" The only topics having an international background were "Free Enterprise in a World Economy" and "Foreign Trade and Shipping." Foreign policy—that is, as it bore on American security—was not considered a major problem at the time.

• • •

Contrast that now with the Chamber's 1947 program in Washington; specifically with the topics listed for the first general session on April 29. The keynote address in itself—"The World We Live In"—was enough to show what a year had done to American thinking. This was followed by such topics as "Waging World Peace," "America's New Role in the World," and "Armed Strength and Safety."

The 12 months that brought about this re-orientation of thought, among business men and throughout the American society, was a period of ever-mounting tension on the international front. It began with Russia's abortive attempt to swallow her neighbor, Iran.

The Russians meantime carried on a war of nerves against Turkey, trying to force her into giving the Soviet dominance over the Dardanelles. They worked on Greece in two ways, by means of a Trojan Horse conspiracy inside the country and by using Communist-dominated Yugoslavia, Bulgaria and Albania to stir up trouble on her frontiers. With Greece in their Balkan bloc, Russia would have Turkey flanked.

Then whatever lay beyond Greece and Turkey would come to be regarded as part of a new "encirclement," and would, therefore, become the next target. Likewise in central Europe. The Russians made it very clear that they wanted a Red Germany.

Every international conference wound up with what Vandenberg said were "road blocks" in the path of peace, put there by Russia. At one point in the unending series of crises, British Foreign Minister Bevin cried out, "In the name of God, why don't they let us relax?"

• • •

The momentous decision that the United States has now taken is a recognition of the fact that to relax might be fatal. Russia is no longer regarded merely as the champion of an alien and repugnant ideology. She is looked upon as a potential, if not an actual, aggressor.

Those who first advised President Truman that the United States had to go to the rescue of Greece and Turkey—and to challenge Russian imperialism all over the world—were the men who are primarily responsible for America's security. They were Secretary of State Marshall, Secretary of War Patterson, Secretary of the Navy Forrestal, and the Army and Navy chiefs of staff, Eisenhower and Nimitz. They held a secret conference immediately after Britain had sent word that she must end her financial aid to Greece and Turkey. The decision among them that the United States had to step into the breach was unanimous.

Their reasoning, it is now known, was later reflected in President Truman's historic address to Congress. He conceded that it was "a serious course upon which we embark." But the alternative was "much more serious."

• • •

The Russia of today, unable to feed her own people, far behind industrially and lacking the atomic bomb, is hardly in a condition to go to war. But what about the Russia of 20 years from now?

General Eisenhower, in a talk at the National Press Club, put his finger on the heart of the problem. War, he granted, now seems remote. But if it does come, he said, it will be to our advantage to have as many allies as possible. It will also be to our advantage to be able to tap as much of the world's natural resources as possible. He didn't elucidate, but he could have been thinking, not only of the oil of the Middle East, but of Africa's uranium and India's thorium.

EDWARD T. FOLLIARD



OF NATION'S BUSINESS



Overheard on a Week-End Cruise

MAN WITH YACHTING CAP: What made you decide to let *The Travelers* handle all of your employee insurance?

MAN WITH BINOCULARS: I think placing all our business with one company will mean faster settlement of claims. I know it will simplify handling in our office.

 "That makes sense. Now why did you pick *The Travelers*?"

 "They're set up to give us better service. They have offices all over the country, you know. I looked at a map they had and there's a *Travelers* office near each of our branches."

 "That's convenient. Do your employees like the way *The Travelers* men handle their claims?"

 "They seem to. And it stands to reason *The Travelers* must do a pretty good job. I understand from Fred that they take care of more than half a million employee claims every year."

 "Then they ought to know employee psychology. How are their rates?"

 "We get a good break there, too. By using *The Travelers* safety engineering and sickness prevention services, we've been able to earn substantially lower rates."

 "Maybe we ought to consider *The Travelers* ourselves."

 "Good idea. I'll bet they will be able to set up exactly the kind of a plan you need. They have company specialists work on plans with your *Travelers* agent or insurance broker."

On all forms of Employee
Insurance you will be well
served by The Travelers

The *Travelers* Insurance Company, The *Travelers* Indemnity Company, The *Travelers* Fire Insurance Company, The Charter Oak Fire Insurance Company, Hartford, Connecticut.

Britain's Chickens Roost Here

By HERBERT BRATTER

IN 1944 DEAN INGE told the British Ruskin Society:

"I believe the episode in our history when we were a great and wealthy nation has to come to an end. We shall gradually slide back to pre-industrial England with a population of 20,000,000, consisting mainly of agriculturists working healthily in the open air and a number of small tradesmen in town. As a great industrial nation we shall not and cannot recover from this war."

Whether the "Gloomy Dean" was right is more than a matter of idle curiosity here. What happens to Britain cannot be a matter of indifference to the U. S. economically, politically or militarily.

How shall we appraise Britain's troubles?

One old student of the world economic scene conjectured that there may be a conflict between what the Labor Government is trying to do domestically and the effort of the British to maintain themselves "on a high imperial level."

Substantiation of that theory developed



ACME
Britain shipped machines abroad to equip her present-day competitors



JOHN BULL'S troubles are legion. And we are in their path. They affect us economically, politically, militarily. A firsthand report

unexpectedly in the course of a conversation I had with a British official while preparing this article. We had been discussing the use being made of the American loan of last year. As usually occurs when this subject is discussed with Britishers, the official complained rather bitterly that the United Kingdom was having to spend \$500,000,000—in dollars—over the next three years to feed Germany.

Knowing that most of the food deficit results because the British Zone is populous and industrialized, I asked why the British Government had not accepted James Byrnes' offer to swap zones when the latter was secretary of state.

"Do you think we want the American Navy coming into the North Sea?" was the official's reply.

"Why not?" I asked.

"Prestige," answered the Britisher.

In other words, a considerable part of Britain's economic plight arises from the burden of maintaining past glory; and more American economic help is likely to be needed for this purpose.

Another evidence of Britain's desire for prestige was her participation in the expenses of UNRRA. The British Isles had been cruelly hammered by air bombing for six years. Destruction was greater there than in some occupied countries on the Continent.

Britain could as well have used UNRRA aid for relief and rehabilitation as France, Belgium, Holland and Poland. Yet she gave rather than received. She was a victor and wanted the prestige that goes with the victor's role.

Whether many Americans would like to see a vacuum in place of British influence in western Europe and elsewhere is doubtful. A real question, however, is whether, without continuous American aid, Britain can live up to her glorious past. She needs more American money if she is to continue acting as a first class power. But for socialist Britain to get additional help from Congress may not always be taken for granted.

The suggestion that Britain may be trying to do too much is not exclusively American. "Too Much at Once?" is the question asked by London's *Financial Times* in commenting on the "white paper" published by the Government in January as an exhortation to workers to produce more. The first problem, observed the financial paper, is to give industry more coal, and to do this it is necessary to employ foreign workers in British coal mining. The editorial asked its readers:

"Are we trying to do too much at once? At one and the same time we are endeavouring to raise consumption standards, re-equip industry, build millions of houses, redistribute wealth, increase social services, raise exports far above prewar, shorten working hours—and do all that with a reduced effective labour force."

"In the long run, these objectives may not



PRESS ASSOCIATION

COAL: Output is lower,
while the need is greater

be incompatible with each other; in the short run, many of them are. Are we in danger of falling between at least half a dozen stools? Would it not be better to tackle our problems *seriatim*, find out their essential evolutionary sequence, and concentrate on first things first?"

Continuing, the *Financial Times* commented that the American loan will be exhausted before the promises made at home can be kept. If Britain insists on doing



PLANET NEWS FROM BLACK STAR

SOCIALISM:

Conservatives blame the Labor Government, but economic problems are nothing new



PLANET NEWS FROM BLACK STAR

PLANS:

There is some feeling that if Britain insists on doing too much at once, she will reap only failure

everything at once, it will end by getting not enough of anything.

"To try for all at once will be to achieve certain failure. . . . There are projects at home, some of them controversial, which can be postponed. . . . As in 1940, so in 1947, time is what we need most."

Conservatives, of course, are inclined to give the Labor Government a large share of responsibility for the state of things in Britain. Thus, according to Lord Woolton, former minister of reconstruction, Britain's economic pulse is running down; with the Government attempting to do so much and with taxes so high, "there is not sufficient incentive left to the people."

However, the U. K.'s economic troubles are much older than the Labor Government.

Important British industries have been sick for many years. To some extent this may be due to Britain's pioneering in the industrial revolution. Britain—the pioneer—now is "stuck" with anti-



PLANET NEWS FROM BLACK STAR

WAGES:

Though British wages have outstripped productivity since the war, higher pay is promised



EUROPEAN

ATTITUDE:

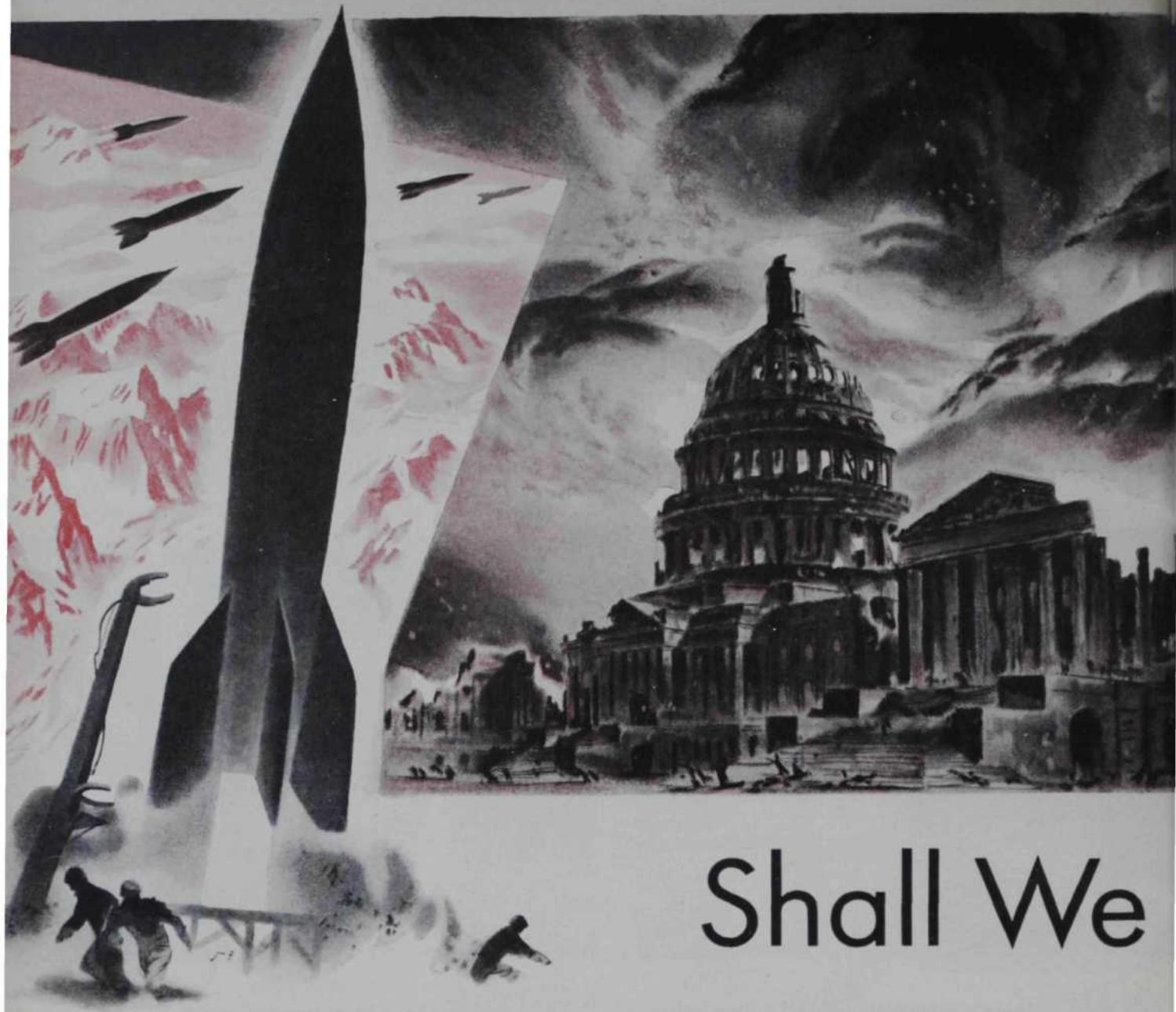
The British stoicism which helped them win the war may be a definite handicap now

quated machines and methods, and with additional handicaps of tradition. Output per worker in British manufacturing as a whole, even before the war, was only one-third to one-half that in the United States.

World War I made fundamental overhauling of British economic policy necessary, but the process was not completed in the interwar period. It involved painful readjustment to an international economic environment in which England had lost many of the advantages responsible for its economic supremacy in the world before 1914. The rise of Hitler greatly increased Britain's burdens, necessitating large defense expenditures.

Our Commerce Department points out that British industrial supremacy before 1914 was based on a flow of British capital abroad which brought in an abundant supply of foodstuffs and raw materials. Already, by the beginning of the century, the industrial rise of the United States, Germany and

(Continued on page 78)



Shall We

**MAY ANOTHER war never come!
But America must be ready with
defense against the atomic bomb**

TWO QUESTIONS are universal today:
Will there be another war? How soon?
Two more of purely national interest naturally follow:
What must we do to prepare? How much time do we have?

Only the years, few or many, will bring the answers but our national strength must be appraised now, if we are to be ready should a crisis arise.

In the past, the Army and Navy planned the wars. Industry could wait until trouble started before converting to military production. Then when the war ended, the factories returned to the ways of peace while the generals and admirals mulled over their latest experiences and trained a younger crop for another war.

The end of this war was different—more different for the United States than for any other nation. V-J Day did not guarantee any years for peaceful dreaming.

Industry, business and those who dwell in modest homes no longer can sit back and leave all the planning to others for whom war is a life career. The scientists, technicians, engineers and men of the laboratories and factories—unlike Aladdin—cannot trick the genii they unleashed back into the lamp.

The last war so improved the mechanisms for mass destruction that military strategy by itself cannot cope with them.

If another war comes, the first blow may be devastating. There will be no time to prepare, convert factories, speed up the production of munitions and train men.

Airplanes, possibly rockets, of an enemy can now reach any part of the United States. They can pick their targets—factories, cities or vital installations. Oceans have ceased to be a defense behind which a



PAUL HOFFMASTER

Join the Cave Men?

By JUNIUS B. WOOD

nation could mobilize until strong enough to win a war. Nor are there any two other nations strong enough to hold a war to a stalemate until we could throw in our weight. The United States would receive the first blow itself.

All agree that the best defense is *not* to have another war; that war has become so destructive of life and property that victors and losers alike pay the same price. If another war comes, it may obliterate all life and industry.

The United Nations was launched to forestall such a disaster. Hopes for an enduring peace never die. When the victors returned the world to peace in 1919, the dignity of man and the voices of smaller nations were recognized in the new-born League of Nations. When peace becomes official in 1947—if it does—the age-old doctrine of force will rule. Those smaller nations of ten years ago that have not disappeared may be permitted to express their opinions, but the five powers which can provoke and wage another world war will make the decisions.

Each of the five has a strategic and political role

in world affairs, and courtesy credits them with military and economic strength. China, divided by civil war and intrigue, cannot now decide its own destiny, much less that of the world; France never recovered her military might after World War I; and Britain, with difficulties at home and changed times for colonial empires, has asked the United States to take over its role in Greece.

Of the five powers which rule UN, only the United States or the Soviet Union could indulge in another world war. Today, neither wants war. What the situation will be 15, or even five years hence, is anybody's guess.

It is not suggesting war between the Soviet Union and the United States to show how distances between the two countries have changed. From Spitsbergen as a base, New York City is only 3,400 miles across the Arctic; San Francisco is only 2,800 miles from East Cape on the Arctic Circle on the Siberian side of Bering Strait; and Chicago is only 3,500 miles from either possible polar base. A heavy bomber could leave after an early breakfast and,

if all went well, the crew could be home for supper. East Cape might be untenable, as it is a scant 750 miles from Anchorage, Alaska, while Markovo, the present Soviet air base, is only 580 miles deeper in Siberia.

Our air bases in Greenland are between 2,000 and 2,800 miles from Moscow, while four bases and nine weather stations in Canada's icy north watch the so-called "Red route" across the North Pole.

The ordinary American adds the doom of another war to the other inevitables—death and taxes. He must leave his defense to the scientists and military strategists, trust to their planning and to his own good luck. He is alarmed but fatalistic.

The head of a concern which may be planning a \$500 or \$500,000 plant expansion is less nonchalant. He wants to know what he must do—if anything—now.

So far nobody has told him, although commissions of generals, admirals, scientists and volunteer strategists are making studies. The War Department has a Civil Defense Board, with Maj. Gen. Harold L. Bull as chairman, silently preparing a report. An Army and Navy Munitions Board, with Richard R. Deupree as chairman, is organizing and yet to be heard from. The Joint Research and De-

velopment Board, with Prof. Vannevar Bush as chairman, is still active.

While all these organizations labor secretly, the scientists have been more articulate about what needs to be done.

Some 20 scientific organizations with 3,000 members are in the National Federation of American Scientists, of which Prof. William A. Higinbotham is executive secretary. Its headquarters are in the same modest Washington building that houses the National Committee for Atomic Information supported by Prof. Albert Einstein and associates.

Congressmen, editors and the public have received numerous statements and releases from the Committee. Even more active are the members of the Atomic Scientists of Chicago which publishes a semimonthly magazine. Three of its well-known members—Profs. Jacob Marshak, Edward Teller and Lawrence R. Klein—have offered a complete picture of their conception of national defense against atomic war.

In their view, planes or rockets cannot be intercepted before reaching their targets. Consequently the only defense is to scatter factories and homes so that all cannot be destroyed in the first blast.

Their ideal plan is complete dispersal, spotting

40,000,000 homes and shops at equal distances over the more than 3,000,000 square miles of continental United States. Each building would be a quarter mile from its nearest neighbor. As each one would need a road, water and other utilities, such perfection would be too expensive. Also, as there is not that much inhabitable land, several hundred thousand persons would have to be on lakes, rivers and mountains.

The professors, therefore, settle for a plan which maps the country into an immense waffle of intersecting highways, 25 miles apart. Some 240,000 miles of highways would be needed but some of the present 3,000,000 miles could be used. Homes and shops would be spaced along the ribbon roads, allowing 600 persons and 160 buildings—each with 60 foot frontage—to every mile. Railroads would cross through the centers of the squares with decentralized industries—big plants divided into many smaller ones—along the rights of way.

The planners figure that, with a \$5,000 average, exclusive of land, the new dwellings would cost \$130,000,000,000. Another \$115,000,000,000 would be added for industrial plants and railroads and \$45,000,000,000 more for highways and utilities.

The job would be spread over 15 years at an annual outlay of \$20,000,000,000. The total cost—if prices do not rise—would be \$290,000,000,000—more than the present national debt.

The figures do not include the cost of moving or the dislocation of household and national economy

(Continued on page 85)



Some folks would rather take a chance on a quick end than to move out



The Wagon and the Star

By RALPH BRADFORD



I SUPPOSE everyone likes to sublimate his preoccupation with practical affairs by hitching the wagon in which he hauls them to some star of idealism, inspiration or hope.

Years ago for a time I was a salesman of plaster and other gypsum products. Nothing can be more down to earth and unlovely than a wet brown coat of plaster being applied in a cheerless, half-finished house. Yet nothing contributes more, finally, to the beauty and comfort of a home.

My job was to sell the stuff. I had a territory and a tonnage quota. It was all very practical and businesslike. Competition was keen, and it was a worthy achievement to make or exceed the quota. But, to escape from the workaday world of dollars and tons and even commissions, I used, sometimes, to fancy myself as a builder—a man who was making a contribution to society by helping create better homes!

Silly? Maybe. But human—and a great spur to achievement.

As a young man in local chamber of commerce work, I was pleased when we increased our population, erected a new building or brought in a new industry. Such things are the visible and outward manifestation of what we call progress. But I was never content to accept them as the final measure of success. A wise old friend of mine expressed my feeling one day as we talked about the future of our town:

"I could be reasonably content," he said, "if I could convince myself that, as we are making the town bigger, we are

making it better—contributing something toward the health, convenience, prosperity and cultural well-being of its people. We will not always achieve all those aims, but they ought to be our purpose and hope."

Such was the star to which he hitched his wagon.

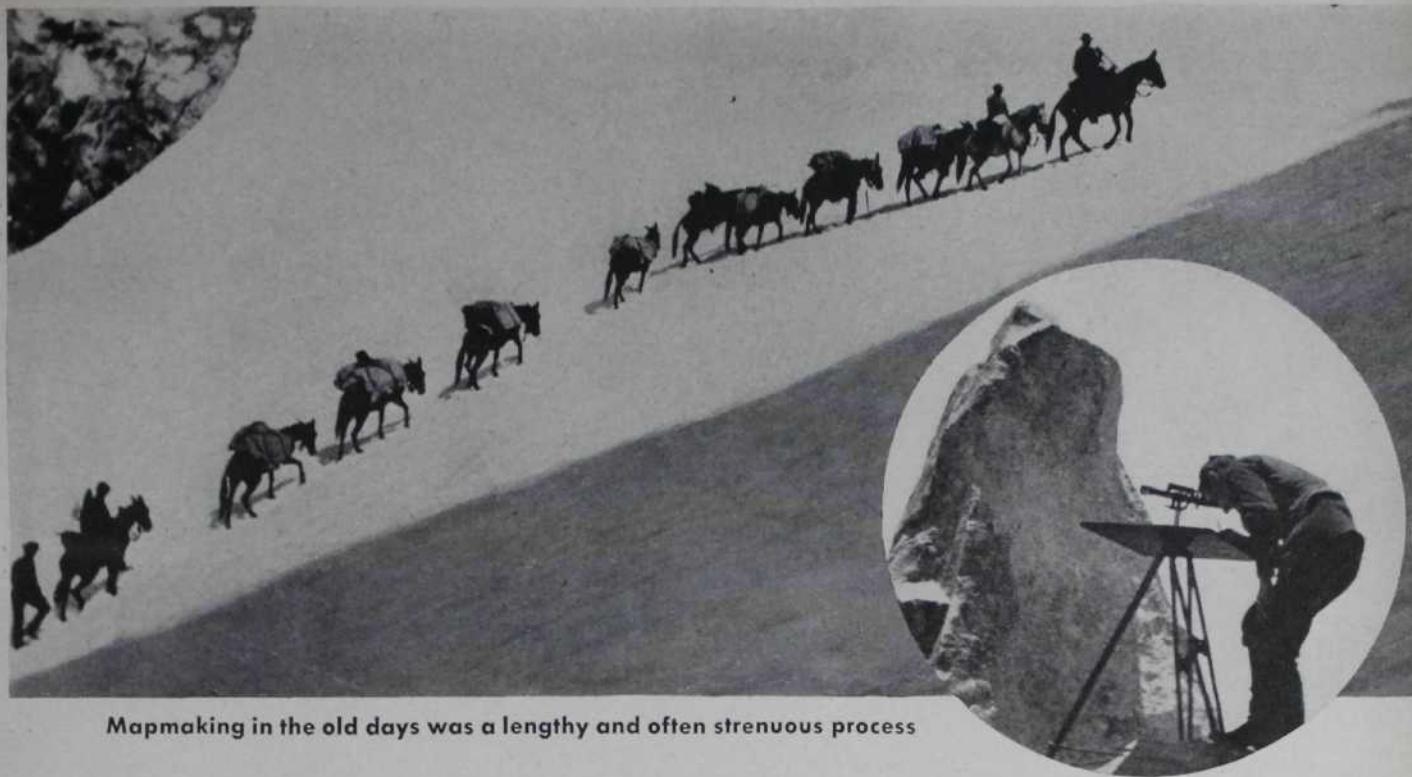
Today I like to think that the Chamber of Commerce of the United States has my old friend's viewpoint. We succeed now and then, we fail often—and we keep trying; all very much as other men and women do in other lines of endeavor. We deal necessarily in economic terms and symbols, and with the emblems of business success or failure.

We are concerned with "practical" things—with federal finances and taxation, with the problems of manufacturing, with the broad field of construction, with distribution, transportation, foreign commerce, insurance, agriculture, natural resources—with the whole gamut of practical matters that are included in the operation of our economy. We deal with all manner of involved and technical matters in each such field; we are concerned with laws, administrative rulings, and trade and business practices that affect them. We want "business" in each field to be "good." We want profits, and progress and prosperity.

But Chamber of Commerce members know now that those things are not enough. They, too, know the need of reaching for a star. If they are to seize it, the National Chamber must be something more than a

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Mapmaking in the old days was a lengthy and often strenuous process

Columbus Would Be Disgusted

By PHILIP GUSTAFSON

A FEW months ago the U. S. Geological Survey found itself being bombarded with SOS calls from potential operators of the new stations being set up by the hundreds to broadcast on frequency modulation or send out pictures by television.

"Please send immediately topographical maps covering our territory," was the sense of the messages.

Survey officials asked for an explanation. The Federal Communications Commission, they learned, had ordered applicants for television and FM licenses to file topographical maps showing the height of all hills and ridges within a ten-mile radius. The order stems from the fact that television and FM waves, which travel in a straight line, are likely to bump into the nearest hill. Then people on the other side can't tune in. Furthermore, since the waves are cut off at the horizon by the curvature of the

earth, the FCC wants the stations on the highest available land so their broadcasts can cover the largest possible area.

The only catch is that the Geological Survey has never had the money to map more than about a fourth of the United States even 455 years after Columbus discovered America. So, many disappointed broadcasters started crews of surveyors climbing around the hills with portable altimeters, plotting in the elevations on an ordinary road map. It was expensive, but it worked.

Broadcasters are still begging the Survey for maps. But their calls are only a whisper in the postwar hue and cry for maps being set up by government agencies, businesses, individuals and communities.

There are plenty of maps of the two-dimensional or "flat-on-the-paper" variety—such as you pick up at a gas station. But the demand is for topographical maps which show the face of the earth in three dimensions. The third dimension is added by what is known as a "contour line." Drawn on the map, this line represents an imaginary line running along the ground through points at the same

elevation above sea level. Contour lines crowded together show steep slopes; in level country they separate widely. Contour maps can be translated into an actual scale model of the landscape—and were, by the thousands, to show the GI's where to hit enemy beaches.

Never was the nation so map-conscious, say survey officials, as it is now, after a war that took more maps per man than any other war in history—130 square feet of charts for every soldier. In 1940, people bought only 704,345 topographic maps. Last year, sales were between 2,000,000 and 3,000,000. So much for the land already charted. It's the places that aren't on the map that are giving the trouble.

In the Missouri Valley, for example, 5,000,000 acres of land lie dry and idle at a cost of \$130,000,000 a year, Bureau of Reclamation officials are wailing. Irrigation is on the way, but maps must come first, they say, because to lay out reservoir ditches and canals, the shape of the land must be accurately known. In the Missouri Basin this means mapping an area a sixth the size of the United States.

In Nevada, state authorities want maps to begin a 15 year pro-

The aerial photograph is the basis of modern cartography. Mapmakers, utilizing such a photo, can do their work under ideal laboratory conditions



Mapmakers use a complicated machine, the Multiplex Aeroprojector, to translate an aerial photo into a contour map like the one shown above

gram of mineral development. They say it involves millions of dollars' worth of minerals over thousands of square miles. Relief maps are a must for the geologist. With one in his hand, he can make startling deductions about what's under the earth's surface. Particularly are these maps desired in the oil business. The chief geologist of a Texas oil corporation writes:

"It's a national scandal that the United States, richest nation in the world, is not yet mapped topographically, 170 years after its foundation. Oil-finding deals largely with topography. Yet, in a particular area of Texas, one of the greatest oil-producing prov-

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SILENCE! Brothers at Work

By G. DON FAIRBAIRN
and JOHN LACERDA

THOSE who passed by a narrow alley in a blighted Philadelphia neighborhood one day noticed unusual activity along a row of dilapidated, bandbox houses.

A dozen husky youths with crew haircuts were swinging picks, tearing up the street and sidewalks, laying sewer connecting pipes. A few residents of the row, mostly colored men, were helping.

One spectator glanced at his friend questioningly. "Quakers at work," the other remarked. The first one grinned and amended it: "Silence! Quakers at work."

Yes, Quakers were at work, laboring quietly for others as usual. In this case, students on a "work camp project" from George School, a Quaker institution, were putting in plumbing facilities for needy families whose landlord admitted frankly it would be financially impossible for him to add such conveniences to homes that brought him only \$8 to \$10 rent monthly.

But no job is too small or too large for the Society of Friends, whether it be renovating a community center in Nashville, distributing \$1,212,000 worth of milk in India at the Indian Government's expense and request, supervising private rehabilitation projects in U. S. farming and mining areas, feeding 10,000 adolescents daily in prostrate Hungary, or operating an office for stateless refugees in Spain.

The Society has nothing to "sell" but the gospel of brotherly love; no cause to espouse save humanitarianism. Unless it is by setting an example, it makes no effort to bring others to the Quaker religious views or way of life.

It is the non-proselytizing nature of



Self-help is the basis of Quaker projects,
with Friends and neighbors doing the work



This is one of the first homes to be completed at Penn-Craft, a cooperative housing development sponsored by the Friends Society

Quakerism that has to a great extent won them the cooperation of other groups and made their work so successful. Probably no other sect is more trusted by so many. Hating conflict and tyranny, they nevertheless can do business abroad, in a charitable cause, with a Hitler or a Franco.

Thus, in 1939, a committee of American Friends approached the Nazi hierarchy to ask permission to enter Poland and administer relief in war-stricken areas. Even the suspicious Germans knew they had nothing to fear from these mild-mannered folk.

"Go ahead," they said. "But help for the Jews is *verboten*."

For the Quakers, one loaf is better than none. Within two weeks they were serving 250,000 meals a day in battered Warsaw.

The work that the Friends are doing under their three-pronged program—war relief, social-industrial relations and international peace—almost surpasses belief, the more so when it is considered that there are only about 120,000 of them in this country.

Yet no group would be more insulted at being termed "do-gooders," or toots its own horn less. It is not always easy to learn the full extent of the group's activities, so reluctant are they to put themselves forward.

The Quakers' universal effort in social action springs from an unpretentious, red brick meeting house—as they call their places of worship—at 20 S. Twelfth Street, Philadelphia. The house is impres-

sive only by contrast with the Philadelphia Saving Fund Society's 30 story office building next door, the tallest skyscraper in the city founded by Quakers in 1682.

The red brick meeting house is the headquarters of the American Friends Service Committee, established April 30, 1917—30 years ago last month.

Help for stricken peoples

ALTHOUGH the Quakers always believed in the power of fraternal compassion to overcome many of the world's ills, their dedication to humanity became an even more dynamic force in their faith in modern times as their numbers and reputation grew. Furthermore, many Quaker families have accumulated modest fortunes, because nothing in their creed hinders the devout from turning an honest dollar.

During the Franco-Prussian War, the British Quakers had set up the Friends War Victims Relief Committee on the continent to aid suffering civilians. They were prepared to re-establish this service after World War I broke out. While young Felix M. Morley, in later years editor of the Washington Post and president of Haverford College, was overseas with the British Red Cross, he watched the F.W.V.R.C. operate. Returning to the States, he suggested to acquaintances among American Quakers that they might try something similar.

The A.F.S.C. was organized,

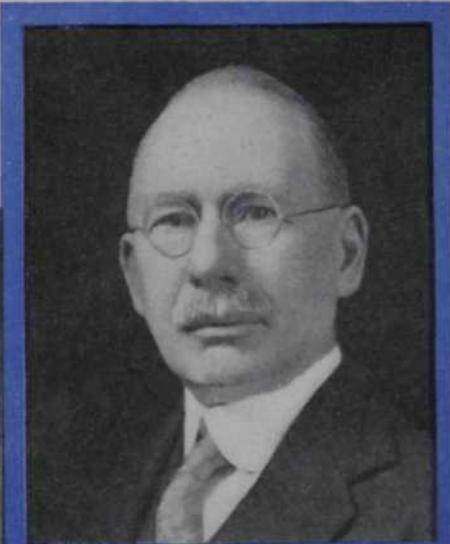
The working committee obtained Dr. Rufus M. Jones, professor at Haverford College, author of many books, to serve as its chairman.

It is an important point, making for Friends' effectiveness, that they always have a wealth of able men among their members to enlist for selfless tasks. A Friend may refuse an assignment, but seldom does, even though new obligations may demand that he leave his family or a prospering business for a long time in a job offering no reward except the satisfaction of serving others. Howard Kershner, for example, who later was to direct French relief for the A.F.S.C. for a period early in World War II, had been a successful real estate promoter before feeling obliged to volunteer for service in Spain at the beginning of the civil war.

When Dr. Jones assumed his new task he said:

"It has not been easy for me to decide whether I ought to accept this appointment or not. I am already carrying a heavy load of responsibility and it has been only after a period of careful consideration that I have felt willing to accept the chairmanship.

"However, it has been laid upon me that I ought to accept. We have no way now of knowing how wide



Dr. Rufus Jones, now 84, is still honorary chairman of the A.F.S.C.



A.F.S.C. officials: Clarence E. Pickett, executive secretary; James G. Fleming, race relations head; Homer Morris, secretary of branches

the area of our service will be in the years to come, but I feel that this is a momentous occasion, perhaps one of the most important steps in my life.... There are only a few of us but I hope we shall be able to keep ourselves free from prejudice while men are torn with bitterness and hate."

For the next few years Dr. Jones was to be busy directing the committee's activities as it attempted to alleviate suffering in France, Germany, Poland, Russian Siberia and elsewhere.

When the war ended, the A.F.S.C. saw new fields for its services.

There are 26 yearly meetings of the Society of Friends in America. The society selects 250 members who constitute the A.F.S.C., which assembles annually to elect the 17 member board of directors. Dr. Jones, now 84, still continues as honorary chairman. Direction of



LILA KASKELL
Worker helps grandmother cheer up
this unhappy Viennese youngster

the committee's program falls largely on Clarence E. Pickett, executive secretary since 1929, and former Earlham College professor.

He succeeded Wilber K. Thomas, later director of the Carl Schurz Foundation, who served for 11 years.

Henry J. Cadbury, Harvard professor, is the present chairman. Other board members include Clement M. Biddle, New York broker; Dwight W. Michener, Chase National Bank economist; Albert Linton, Mutual Life Insurance Co. president; James G. Vail, past president of the American Society of Chemical Engineers; and Hannah Clothier Hull, former national chairman of the Women's International League for Peace and Freedom.

In the past three decades the committee has spent \$50,000,000, including gifts in kind, on its services in 40 nations. For 1947, the budget is about \$8,365,000, the biggest in A.F.S.C. history. Of this,



French children at a clothing distribution headquarters in Le Havre



These workers in Marseilles are unloading supplies from A. F. S. C.

\$7,000,000 will be spent in overseas relief work, because the Friends believe that charity begins where it is most needed, and give solely on a basis of need.

How the small Society is able to raise so much money for its undertakings is a tribute to the trust others place in this group, since less than ten per cent of annual expenditures is contributed by Quakers, and the Society's endowment provides only about \$4,000 a year. The amazing part of it is that Quakers conduct no high-pressure campaigns to solicit funds.

Of course they have well-wishers in high places. A number of philanthropists seldom fail to remember the A.F.S.C. Again, small but

steady windfalls continue to come their way. Some weeks ago Chester Bowles, former OPA administrator, announced that the proceeds of his new book, "Tomorrow Without Fear," would be given to the Friends. In 1939 Mrs. Eleanor Roosevelt turned the \$1,000 she received along with the Humanitarian Award over to the Quakers, who in that same year received the Waterloo Peace Prize, awarded annually at The Hague. It amounted to \$9,558 and the Quakers put it to use by opening a camp for political refugees in the suburbs of Havana, Cuba.

More important, as the A.F.S.C.'s fame has spread, foundations, in-
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How to Be a

THERE is one hobby that will make the person who adopts it a man of distinction, sought after, fawned upon, qualified to hold flattering attention on any subject, or to remain knowingly silent with no risk of being regarded as uninformed.

One has only to join that rather indefinite group known as "men close to the President."

This distinction is less difficult to attain than may appear at first glance and, having attained it, you may find that, if you maintain your amateur standing, it combines many of the joys—golf, yachting, foreign travel—that are usually complete hobbies in themselves.

For those who seek professional status, such as Harry Hopkins enjoyed with President Roosevelt, the field has some headaches. A Republican National Committeeman, practicing law in Washington, once complained bitterly because I had written that he couldn't get in to see Hoover. Since the story seemed to me to reflect on him not at all and on the President only mildly, I did not understand the vigor of his complaint until he explained:

"No Washington lawyer likes to have it known that he can't see the President."

Further proof of this followed last November's elections when, in many offices in Washington and elsewhere, autographed photographs of Roosevelt and fellow Democrats moved to the more obscure offices while Republican photographs returned from retirement.

However, it is unlikely that, as a hobbyist, you will wish to be a professional "adviser to the President." An amateur standing will give you just as much glory and none of the headaches. Your problem then is how to go about it.

Several methods have been found effective. The first and probably the best is:

Find a likely young politician and make him President.

The late Frank W. Stearns, Bos-



Baruch took up his role under Wilson and has played it ever since

ton merchant, used this method.

He had met Calvin Coolidge, a fellow alumnus of Amherst, when the latter served in the Massachusetts Legislature, and was particularly impressed with the "soundness" of a speech which the monosyllabic Vermonter made when he became president of the State Senate.

When Coolidge, as governor, dealt firmly with the Boston police strike in September, 1919, Stearns' admiration for him increased. He determined that Coolidge should be President.

Stearns had no experience in politics; he knew few practical politicians. But he employed a political adviser and a publicity man. Coolidge had no money with which to further his ambitions. Stearns provided it. A brochure, "Have Faith in Massachusetts,"

telling about the strike and Coolidge, was distributed throughout the country. Stearns worked unceasingly during the next several months to sell Coolidge to the country.

In 1920, the preconvention Republican campaign was waged between Gen. Leonard Wood and Frank O. Lowden, a former governor of Illinois, with lesser activities going on in behalf of Warren G. Harding and Sen. Hiram Johnson. Stearns and his employed experts plugged away through the din.

Lowden and Wood killed each other off. Harding was nominated and the party leaders offered Johnson the vice presidential nomination. The California senator refused and, while the leaders were laying further plans, a delegate from Oregon, under the spell of the

Presidential Adviser

By CARLISLE BARGERON



Frank Stearns, who made Coolidge President, was an amateur adviser; Harry Hopkins was a professional

BY FOLLOWING these simple rules you, too, can be "close to the President." It's nice work—and offers you many advantages

brochure, "Have Faith in Massachusetts," jumped up and proposed Coolidge. He was nominated by acclamation.

When, after Harding's death, Coolidge went to the White House, Stearns moved in with him.

Stearns went to the theater occasionally with the President and Mrs. Coolidge but mostly he amused himself by sitting in the White House lobby and watching the parade of personalities pass through, much as a man might sit in the park and watch the pigeons, or kibitz on the firehouse pinochle game. The fact that these innocent

activities made him, in some minds, "Wall Street's Pipe Line to the White House" demonstrates the importance that goes with the reputation of being "close to the President."

Another man who became close to the President by helping build a man for the job was the late Col. E. M. House, whose friendship with Woodrow Wilson has been described as one of the strangest of all time. A wealthy Texas planter who inherited his interest in government from his father, who had helped Texas win freedom from Mexico, Colonel House took an ac-

tive part in the election of four Texas governors but refused to seek office himself or to take part in national politics until Woodrow Wilson appeared on the national horizon. His efforts are given considerable credit for bringing about Wilson's subsequent nomination and election to the Presidency.

He and Wilson became bosom friends. He is credited with having had a lot to do with the Federal Reserve Act, also with having prepared the draft for Wilson's League of Nations. He made several trips abroad for Wilson before and during World War I. On one trip he is said to have come close to bringing the British and Germans together to prevent the war. He was one of our signers to the Versailles Treaty.

Throughout Wilson's two administrations, Colonel House's influence on the President was in-

calculable. The illness of both of them after 1920 brought about a parting of the ways.

Similar in many respects to House's penchant for influencing public affairs without holding public office himself is Joseph N. Pew, Jr., of Philadelphia. Through liberal campaign contributions and indefatigable work he did as much as anyone in the past three Republican Presidential campaigns. In

scarcely knows write asking for campaign help—and get it. The result is political prestige which, so far as is known, he has not used for himself and does not need.

If these methods seem too difficult or expensive, there are others. The simplest, of course, is to have known the President "when." During Hoover's Administration the men who had served with him in relief work overseas enjoyed in-

along with the joke and Allen's name was duly publicized.

Then, more seriously, Allen pointed out to the senator that, since he was now known as Harrison's candidate, the Harrison influence with the President might be questioned if he did not get the job.

The fact that Allen thus matriculated from amateur to professional standing as a "Presidential adviser" does not mean that everyone has to make a similar change. Many men have regarded similar mention as sufficient accolade for a political job well done. It can also be a business asset that will repay the whole cost of the hobby.

Valuable in law practice

IN THE Roosevelt Administration one man who was offered a federal judgeship, with the understanding that he would refuse, enthusiastically told his friends that the offer was "worth a million dollars in his law practice."

On another occasion, Jim Farley frankly asked newspapermen to report that a certain publisher who had given Roosevelt unstinted support was being considered for an ambassador's post. He did not get it, probably didn't want it. But the mention was balm to his ego and to his newspaper's circulation.

However, efforts to cash in on closeness to the President are subject to some restraints. The man who sent out cards announcing his closeness to President Truman, before the earth had dried on President Roosevelt's grave, is not today as close as those cards implied; and the man who moved in with Hoover and used White House stationery for his business correspondence was regarded as overplaying his hand.

For those to whom newspaper mention is not enough and who have the time, money and inclination to travel, being close to the President offers other allurements. Greatest of these—and most expensive—is an ambassadorial post. This is really not for the amateur.

However, there is no reason why you could not "make a study" for the President, either in this country or abroad. This provides opportunity for travel, to meet interest-

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Barney Baruch and Joe Pew have both spent millions on their hobby

doing so, he made for himself a place, first, in Pennsylvania Republican ranks, and more recently in national party affairs. An unusual student of government, similar to House, he will unquestionably qualify as "close to the President," when and if a Republican is elected.

Mr. Pew has been building his reputation since NRA days when, disturbed by the implications of the Blue Eagle economy, he came to Washington to find out at first-hand what went on. Among other things, he found Republican headquarters run down, the personnel listless and lacking funds.

He had funds. He had given liberally to charity and he sought a way to "preserve the American way of life." He started building Republicans as Andrew Carnegie built libraries. Candidates whom he

increased prestige because they could presumably walk in to see him at any time. They were known as the "Relief Administration Boys."

Equally effective, and far easier of attainment, is to know someone who knows the President and will mention your name in connection with his when people are listening.

The possibilities of this technique are best illustrated by George E. Allen, retired director of the RFC, who tells the story himself. When a vacancy developed among the three commissioners who administer the District of Columbia, Allen suggested that his friend Sen. Pat Harrison circulate his name as one of those President Roosevelt was considering for the post. Such mention, Allen said, would give him valuable standing as a man "close to the President." Harrison went



203 Years "With Bells On"

By JOHN C. CALPIN

STEINMAN'S of Lancaster, Pa., sold an item long ago that is recalled today as an expression in slang



The nation's "oldest hardware store" as it was in the days of the famed Conestoga wagon and as it is today

A HARDWARE store whose beginning dates back to 1744, when a Conestoga wagon was the chief means of transportation, is still going strong on West King Street in Lancaster, Pa., with annual gross sales topping the million-dollar mark.

The wagon played such an important part in the history of the store that it is used today as a trademark.

The store, known as Steinman's to generations of farmers who have lived on and tilled the rich soil of Lancaster County since the days of America's early settlers, opened its doors 203 years ago. Its present-

day owners modestly call it the oldest hardware store in the United States.

Steinman's, despite its two centuries of continuous existence, is still linked tightly to the old days. Among items still stocked and which contribute in part to the store's million-dollar gross are horse-shoes . . . catalogued and sold much as they were many years ago . . . the homeliest of hoes . . . the blackest of pots, as well as their modern counterparts in stainless metals.

Carefully stored away, yet often brought out for study, are two of the store's proudest possessions, a ledger and a daybook. They would have been lost 50 odd years ago but for the curiosity of a boy who had the temerity to defy his boss. That boy was Samuel B. Smith, now secretary of the company. He

came to work as a cashier and general handy-andy at \$3 a week 55 years ago. One day he was told to clear out a loft. He found a box containing several old books and ledgers which bore the signature of John Miller and the notation, "Keep this chest until I come for it."

Smith was told to burn the chest and books. When he questioned the move, he was reprimanded. Still reluctant, he held out the oldest daybooks and ledgers. Except for these and a few other books, the chain of continuity in the store's records was broken, at about the year 1815.

Restored to store's records

SMITH tried to decipher the notations, which had been written in English and German script. Figures were in English pounds, shillings and pence, the monetary system of the times. Years later, after his standing in the store had increased, he placed the old books in with the store's modern records.

In 1921, Adam Z. Moore, now company president, entered the business and soon became as interested in the old books as Smith. With the assistance of Prof. Frederick S. Klein of Franklin and Marshall College, Smith and Moore traced the history of Steinman's.

The ledger shows that John Miller first owned the store and that his wife kept the books. The first entry, May 7, 1744 (and its manner of entry gives belief that the store may even antedate 1744) shows that George Keyse, a shoemaker, paid one shilling six-pence for a bell.

From then on it was apparent that while metalworking and its sale was the chief source of income, Miller—and the next owner, John Christian Heyne, a pewtersmith—sold anything that came to hand. Heyne took over the business when Miller over-

taxed himself developing the settlement known now as Millersville.

It was Heyne who brought the first Steinman into the store when he married the widow of Christian Frederick Steinman, a Moravian missionary, and took her son, John, in as an employe and later as a partner. Heyne died in 1781 and was succeeded by his stepson who took over the business in his own name and operated it for half a century.

During Steinman's tenure the store prospered and extended its services to include banking. In 1810, Steinman helped found the Farmers Bank of Lancaster, the first in the city.

The same year, John F. Steinman, Jr., became a partner. A third member of the family, George M. Steinman, 18, son of John, Jr., came into the business in this era as a clerk and was taken in as a partner in 1836.

The agreement between father and son called for the father to provide the capital—\$24,285. George took over control in 1849 and continued in charge until his death in 1884 at the age of 95. It was he who branched out into the wholesale trade, which

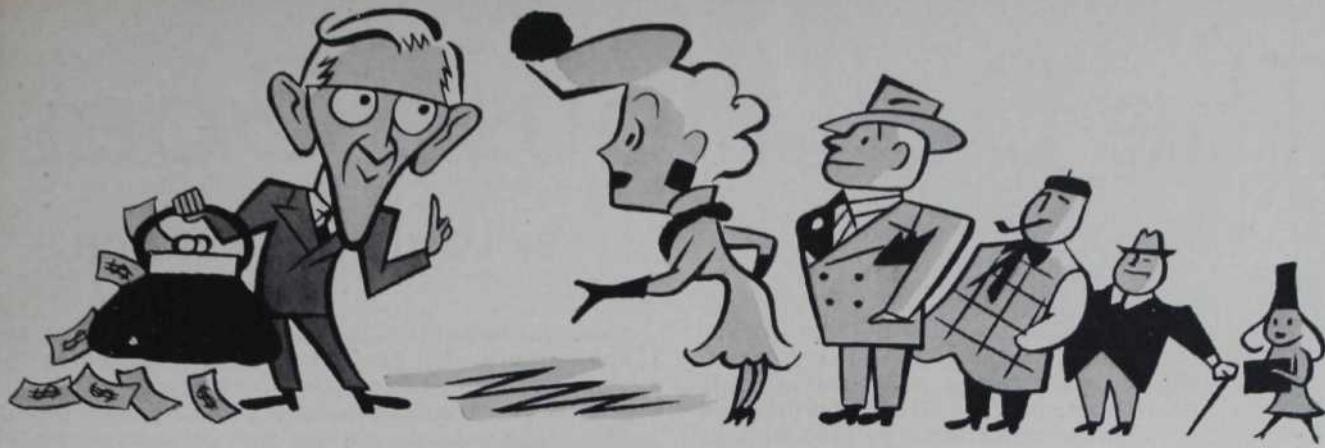
(Continued on page 71)



Horseshoes have always been a large selling product. Farmers, many of them Amish, use horses for a good deal of their work



The latest in household gadgets are carried in stock along with such old-time articles as hoes, pots, and paint and brushes



Doctor for the Easy Touch

By THEODORE IRWIN

THE lady executive was an easy touch. Any acquaintance with a mildly mournful tale could count on her for a sympathetic loan. The result: despite a \$15,000 a year salary, she was constantly short of funds herself. The situation grew desperate—until someone mentioned Arthur L. Jarmel.

A few days later, to the familiar plea of "How about fifty till Friday?" she was able to say, without the slightest intestinal struggle, "Sorry, can't do it. Mr. Jarmel won't let me."

"Who is Mr. Jarmel?"

"Why, he's my new financial conscience," replied the open-handed lady executive. "Money seemed to slip through my fingers. Now Mr. Jarmel controls the zipper on my purse. He says, 'No.' Sorry."

For scatterbrained people with fairly good incomes who suffer from chronic insolvency, Arthur L. Jarmel is the doctor extraordinary. To advise effectually on money matters, he must be not only a financial adviser but also something of a pecuniary priest, Dorothy Dix and personal secretary of treasury.

In his modest, unobtrusive way Jarmel has attracted dozens of bewildered clients—men and women with little money sense who somehow can't dig up enough to pay their income taxes, insurance and similar obligations. Among them are business men, artists, actresses, writers, advertising executives, magazine art directors, photographers, an assistant United States attorney and, until recently, three

PEOPLE in the higher income brackets suffering from a common fault—insolvency —have found an easy out

big league ballplayers. Their incomes range from \$12,000 to \$40,000, but the lessons in living they learn from Jarmel might apply to almost anyone with a lower income.

Short, spare, bespectacled, Jarmel at 53 looks like a meek little bookkeeper. Yet Jarmel's reputation as a fixer-upper has managed to spread around New York so that he has been approached in restaurants by strangers who urge him to "worry" for them.

Simplified personal finance

THE unique service of this monetary monitor is especially a boon to individuals whose work suffers when they are confronted with dollars-and-cents complexities. Jarmel takes over their checkbooks and bank statements, sees that they have funds to pay taxes, arranges for family insurance, reminds them when various payments are due, negotiates bank loans when necessary, and generally puts their monetary house in order.

One \$40,000 a year advertising man found that he wound up at the end of the year without a dollar in the bank—and plenty of unpaid

bills. He overdrew his bank account consistently, never knew whether he was in the black or red. But shortly after he took the cure with Jarmel, the patient not only found himself with a bank balance, money in his pocket and his bills paid, but—and this is important—his mode of living hadn't undergone any essential change.

The key to the advertising man's predicament was carelessness. He had no orderly manner of paying bills. A generous host and easy spender, he lavished money on others for no good purpose. Jarmel reduced his budget for a while, gave him a spending limit each week and showed him he could get along very well on his \$40,000.

Jarmel's system, no magical formula, is simple: he sits his man down at the beginning of each month, figures out what the fixed expenses will be for the period, puts aside enough for rent, insurance, taxes, savings and household, and permits the rest to be spent for anything the client likes.

In a number of cases, Jarmel has straightened out tangled marital messes. For instance, in a domestic breakup, a citizen pays for his wife's separate maintenance, yet the law will not allow for this as a tax deduction. If the marriage seems doomed, Jarmel gets his client to go through with a divorce or legal separation, thus obtaining a tax saving. In other cases, he sits down with an irresponsible wife and her husband, studies the year's

(Continued on page 91)

The Doll House Goes

By LOUIS N. SARBACH

SCALE MODELS long ago earned the name of industry's "little giants." In fields as widely different as automobile manufacturing and flood control, they have exerted an influence all out of proportion to their size. Their use has saved uncounted millions of dollars by revealing major flaws in design long before important sums were invested in the full-sized article.

Today the model technique is being extended in new directions, with interesting and significant results.

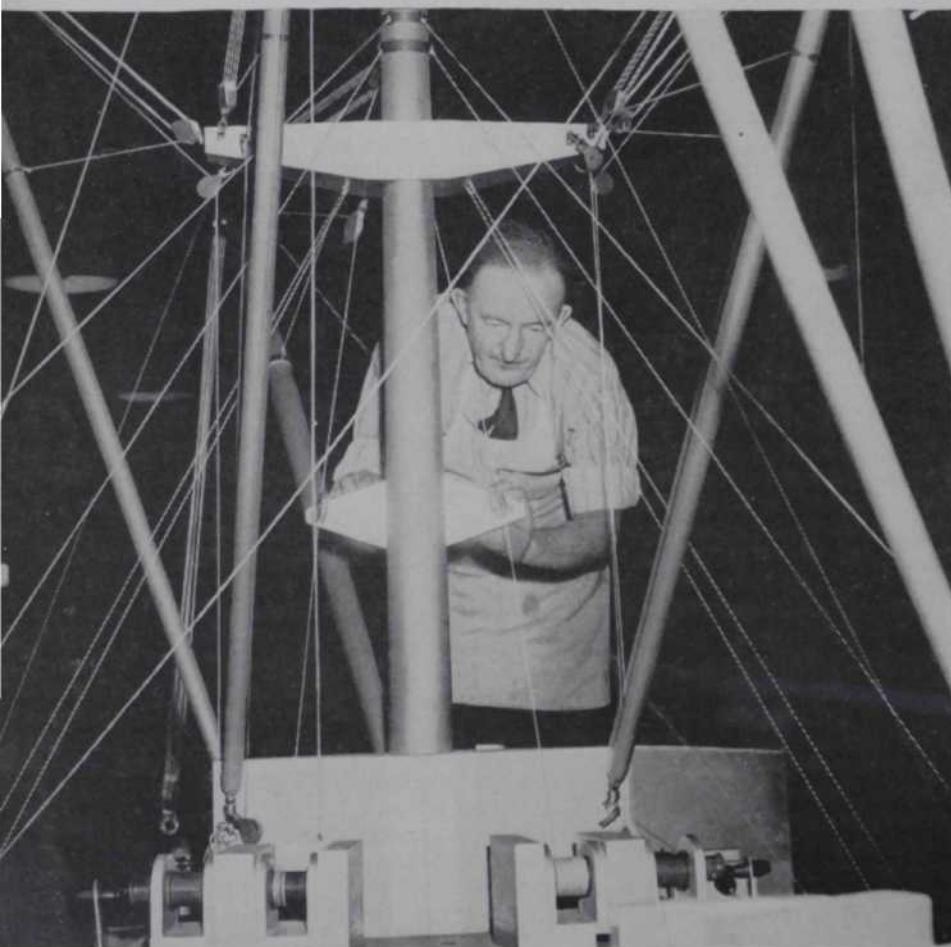
In factories, large and small, executives and technicians thoughtfully study tables covered with "toys" that answer important questions about time, space, labor and materials. The answers spell worthwhile economies, increased efficiencies, improved safety standards—and money in the bank.

These are factory layout models, complete with tiny machines, doll-workmen, bins and benches. They show finished production lines as a pile of

mechanical drawings never can. They are like aerial photographs—but photographs that can be altered at will as improvements are suggested.

Some layout models teach merchants in even the most remote rural sections how to set up ultra-modern retail stores. Others figure in the streamlined selling techniques of companies alive to new and progressive ideas. A great city on the West Coast puts all proposed traffic and boulevard changes through the model test, saving untold sums of public and private money. At least one corporation has developed an ingenious method of using scale models to help solve time-study and labor-control problems.

Transparent plastic working models of machinery reveal as never before the behavior of parts, fuels and lubricants. Scientists use models to achieve new pinnacles of technological efficiency; students learn more from watching them for five minutes than from studying thousands of words of description.



Scale rigging is checked at U. S. Steel's shipyard at Kearny, N. J.



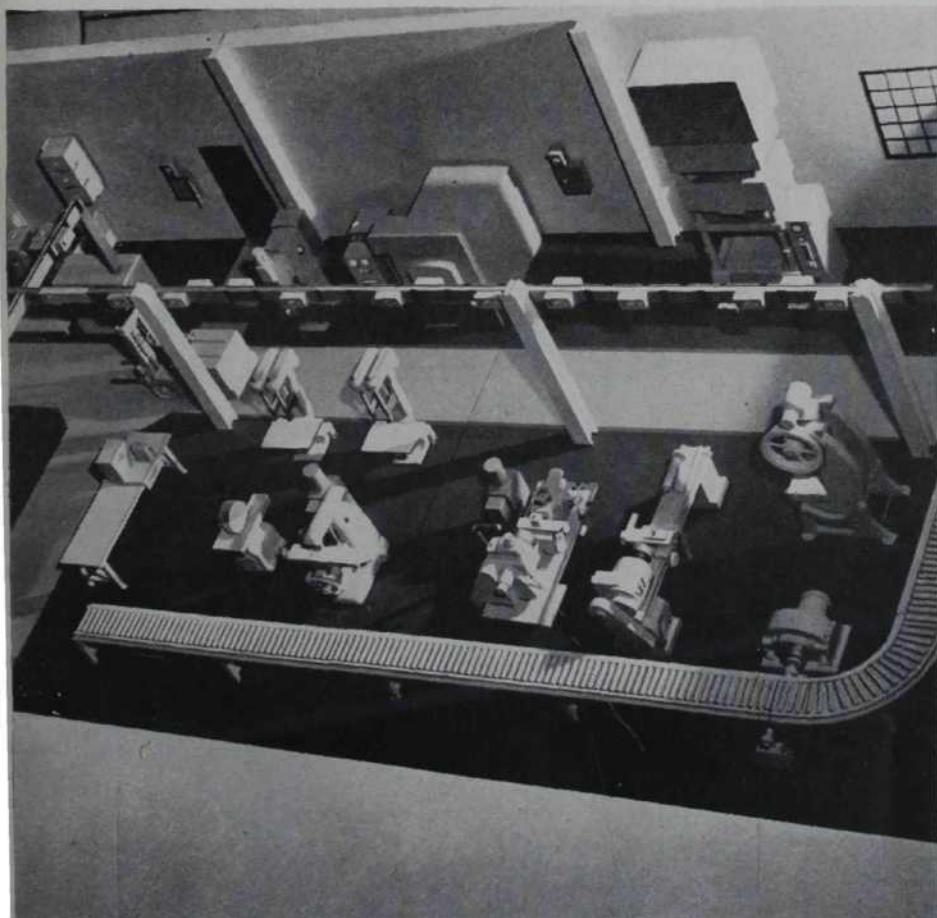
Tom Thumb models of a factory

to Work

Scale models (sometimes referred to as "visual planning equipment") are blueprints gone three-dimensional. In the process, the difficulties and disadvantages of two-dimensional planning disappear. No matter how vast the project, scale models knock it down to the size of Lilliput and cast it sharply into focus. Executives and engineers—mere human beings otherwise—become all-seeing Gullivers, with a Gulliver's fine sense of proportion.

Furthermore, scale models lend themselves admirably to experimentation. When "Gulliver" sees something out of kilter, he tinkers a bit and corrects the error. Tinkering costs little—in a model. It becomes expensive when changes have to be made during or after construction of the full-scale project.

During the war, Bendix Aviation's big Scintilla Magneto Division experienced a constantly fluctuating demand for different manufactured units. This called for frequent rearrangement of machin-



layout often are studied closely for improved arrangement

WESTINGHOUSE PHOTO



OLD author Jonathan Swift would have a field day if he were living now. He'd find executives and engineers are stealing his thunder in the land of make-believe

ery and equipment, a continuous state of reconversion. There were exasperating delays, occasioned by oversights and omissions, not to mention errors that crept into blueprints despite the alertness of planning engineers.

These troubles vanished as soon as Scintilla built a Tom Thumb version of its plant layout. Problems like the correct spacing of machinery, adequate aisle widths and proper turning radii for trucks shrank to kindergarten simplicity. The job that had been a nightmare became almost a pleasure.

"Models show the results, highlight the pitfalls, spotlight the advantages long before the actual work gets under way," a Scintilla engineer enthusiastically explained. "No drawings. No measurings. Just move the models!"

Such elaborate factory layouts are often kept on a permanent basis. As a result, "model banks" have come into being. Westinghouse Electric maintains a model bank at its Pittsburgh headquarters. They have "on deposit" a score or more of every kind of machine used in the electrical manufacturing industry and, as new machines are developed, new molds are made and new miniatures cast to keep the bank up-to-date.

Planning new factory construction becomes comparatively simple with layout models, Westinghouse reports. Skilled woodworkers, using two-dimension-

al drawings, build a "doll house" factory along the general lines required. The model includes everything needed in a modern industrial plant: traveling cranes, machines and the men to run them: all scale miniatures drawn from the model bank.

Then the conferences begin. The miniatures are moved about like pieces on a chess board. Suggestions are solicited from everyone from top executive to assistant foreman. Notes are compared. Again and again the layout is revised and improved. By the time everyone is satisfied, nothing has been left to guesswork.

The "doll house" is then turned over to the construction department, where it is expanded a thousandfold—and no "bug" raises its costly head.

Chemical industry participates

SCALE models are comparative newcomers in the chemical industry. A chemical plant, fundamentally, is a piece of laboratory apparatus on a huge scale. But more than laboratory technicians will be concerned with the operation of the completed plant, which must be designed to take into account the problems of other personnel, especially workmen. A main advantage of using scale models in chemical plant construction, according to an expert at Dewey and Almy Chemical Company, is that the men who are actually going to work in and around the finished plant and who cannot read blueprints are able to offer valuable suggestions.

"They are often able to point out where a machine could be located to better advantage," it is explained, "or where a valve should be placed for easier operation. In one instance, the model was nearly completed when it was decided that there would be insufficient passage room around the equipment for the operators, and the whole thing was rebuilt with the central bay of the building four feet wider. This was easy to do in a model. It would be virtually impossible to do in the actual building."

Such models show at a glance the best location for pipe runs. Recent Dewey and Almy installations, in fact, have used no piping drawings whatever. The

(Continued on page 82)



One firm calls its scale model unit a Planoscope

Model substations are carried in a kit

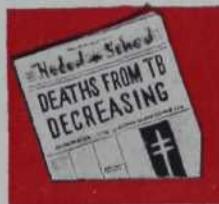


ALLIS-CHALMERS
NATION'S BUSINESS for May, 1947

Can you answer these questions about **TUBERCULOSIS?**



Q. Is there hope of conquering



tuberculosis?

A. Indeed there is! Since 1900 the yearly death rate from tuberculosis has been reduced from over 200 per 100,000 to under 40! Many authorities say that by continu-

ing a well-planned, forceful campaign—with public co-operation—deaths from tuberculosis may be almost wiped out in the next twenty years.

Q. What are the important steps



in this campaign?

people who have had tuberculosis, including medical supervision and occupational guidance to prevent recurrence. Fourth: a drive to eliminate poor health habits and conditions which invite tuberculosis.



Q. Why are periodic examinations

so important?

A. Tuberculosis, especially in the early stages, often has no symptoms. Its discovery then depends on a thorough medical examination, aided by X-ray. Such examinations are particularly important among

adults, especially older persons, workers exposed to silica dust, and other special groups which have high tuberculosis death rates.

Don't let tuberculosis frighten you

Today, through modern medical skills, most cases of tuberculosis can be controlled if caught in time. The earlier that treatment is started, the better are the chances for a prompt and lasting cure.

If you should have tuberculosis, your physician will recommend treatment, probably in a sanatorium. Once the disease is brought under control you can usually return to a normal way of living, with periodic checkups to make sure the disease does not become active

again. You should faithfully follow your doctor's instructions in order to speed recovery and maintain good health afterward.

Regular medical examinations provide comforting reassurance even if you don't have tuberculosis, and suggest immediate treatment if the disease should be detected. For further information about such examinations and about the disease itself, ask your physician, public health officer, or local Tuberculosis Association.

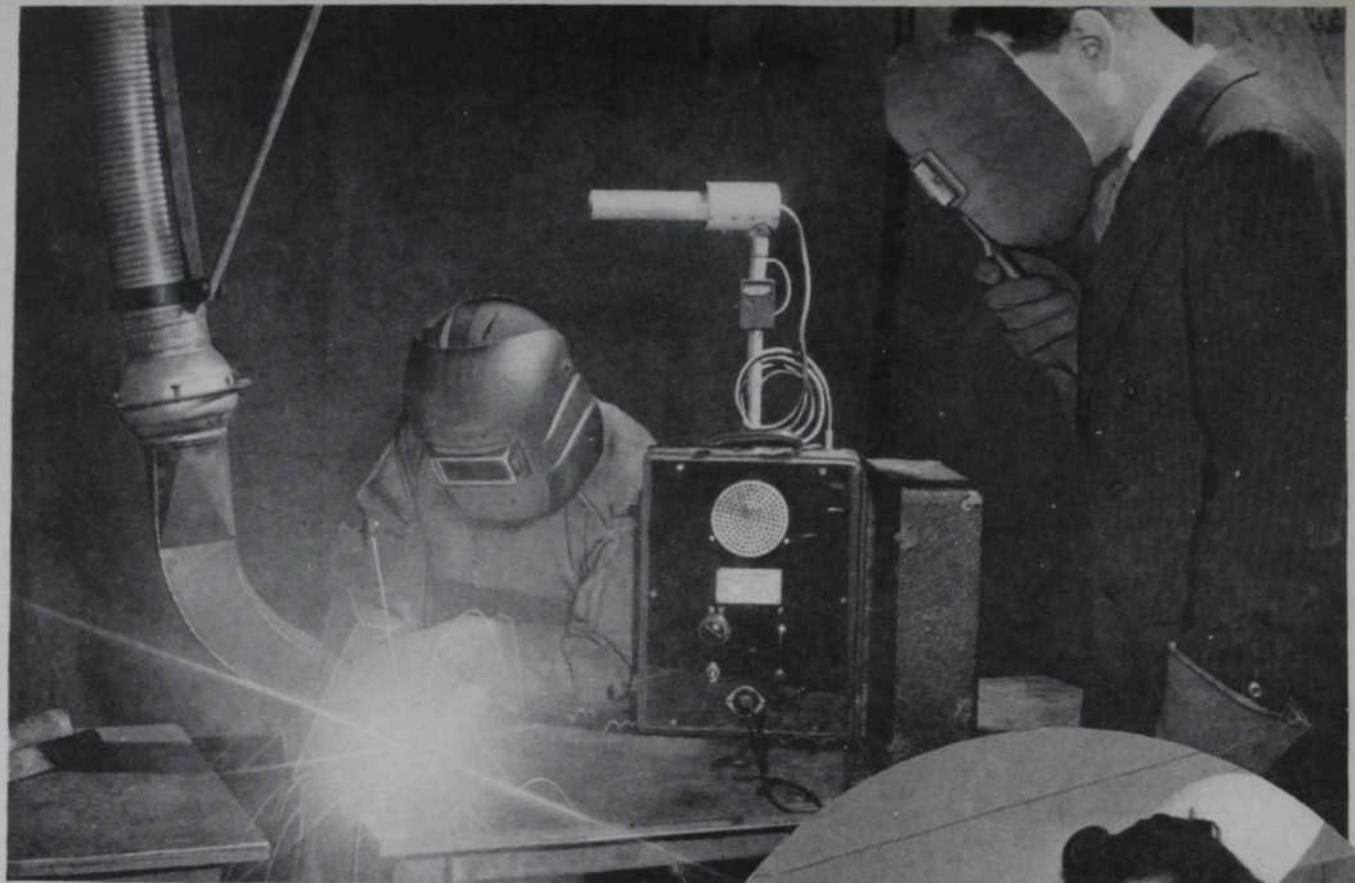
COPYRIGHT 1947—METROPOLITAN LIFE INSURANCE COMPANY

Metropolitan Life Insurance Company

(A MUTUAL COMPANY)
Frederick H. Ecker, CHAIRMAN OF THE BOARD
Leroy A. Lincoln, PRESIDENT
1 MADISON AVE., NEW YORK 10, N.Y.

TO EMPLOYERS: Your employees will benefit from understanding these important facts about tuberculosis. Metropolitan will gladly send you enlarged copies of this advertisement—suitable for use on your bulletin boards.

TO VETERANS—IF YOU HAVE NATIONAL SERVICE LIFE INSURANCE—KEEP IT!



On this welding job, a test is being conducted to make sure dangerous fumes are drawn off

To the Health of the Worker!

By HERBERT COREY

LARGE plants know that it pays to guard the worker's health. Others are beginning to see the light

THIS AIMS to be a calm report of progress. Free of flapdoodle, as wind and weather permit. If it were to be written that:

"Health conditions in American industry are ideal—"

It would be foolish and untrue. If one were to write that:

"Industry ignores the health and safety of its employees—"

That would be silly. Somewhere between the two statements is a realistic middle ground. Industrial decency and health have improved immensely in



Not only are old industrial hazards present, but new synthetics have brought new hazards

the past half century. The American workingman owes a debt of gratitude to the two world wars. That may be unpleasant to admit, but he profited by them.

Hundreds of thousands of men and women are employed in the great plants and great industries. Every possible protection to their health and physical safety is routine.

Employers have found that this pays in dollars and cents—money in the till.

No doubt their hearts are as big and soft as any hearts anywhere. But when they discuss this plant

The Hardware Store with EYE-APPEAL...

inside and out...

gets more attention...and more business

YOUR PROFITS SOAR . . . you build up your store traffic and bring in customers from a larger area . . . when you modernize your hardware store — inside and out — with Pittsburgh Glass and Pittco Store Front Metal. Here's an example of "Pittsburgh" remodeling in Westerville, Ohio.

■ When you remodel your hardware store—inside and out—with Pittsburgh Glass and Pittco Store Front Metal, you attract more customers, from a wider area, and increase profits. Do as many thousands of successful retailers have done: MODERNIZE NOW and reap all the rewards that come to a forward-looking merchant.

Consult an architect for a well-planned, economical design. Our staff will gladly cooperate with you and with him. And, if you desire, you can arrange for convenient terms through the Pittsburgh Time Payment Plan. Meanwhile, fill in and return the coupon below for your FREE copy of our interesting booklet containing illustrations, facts and figures on many "Pittsburgh" modernization jobs.



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protection, they talk in terms of cash and percentages.

Anyone willing to recognize that human nature is as yet imperfect and more or less groovy will accept this as inevitable. Reports of the workers in the field of industrial hygiene show that the workingman and woman react in precisely the same fashion. Their physical strength is their working capital. Of course they look for jobs in plants which, other things being equal, offer them the greatest protection. The cliché is:

"It is good for their morale."

But 62 per cent of the potential 60,000,000 industrial workers are in plants employing fewer than 500 persons. Their protection is sketchy and incomplete for reasons which will be shown later. Thirty per cent of the 60,000,000 workers are in plants of fewer than 100 employees. Their protection runs from sketchy to zero. They accept these conditions because they are careless or because they cannot help themselves. No other jobs may be available. Dr. James G. Townsend, chief of the Industrial Hygiene Division of the U. S. Public Health Service, says:

"Two thirds of the workers in this country are not provided with full-time or even part-time medical services at the plant. They depend on their private physicians or go without."

These things are not being said in criticism. A process of evolution is at work. Not so many years ago employers and employees were frankly at war with each other. The fighting then was on wages more than on conditions of employment. Stonecutters resisted in 1895 the hiring of a nurse to

Posters put out by the Public Health Service for use in industrial plants



Workers take first aid for granted but have been known to be hostile to health programs

Be kind to
your stomach

CHOOSE FOOD AND DRINK WISELY
IF STOMACH UPSET IS VIOLENT
- SEE YOUR DOCTOR

correct pick-up
avoid hernia

Safely on the job

Steps ahead with Low Heels



Alice Sees a New Wonderland

IT'S a wonderland of industrial opportunity where new factories are springing up like magic . . . where all industry is thriving and expanding . . . where everything delights the heart of an industrialist . . . where the future beckons invitingly.

Is there really such a Wonderland?
Just "take a peek" almost anywhere along

the 8,000 miles of the Southern Railway System that "Serves the South."

Like Alice, you'll discover a new Wonderland . . . a *real* industrial wonderland that offers greater opportunity and a better, brighter future for *your* business.

"Look Ahead—Look South!"

Ernest E. Morris

President



SOUTHERN RAILWAY SYSTEM

The Southern Serves the South

combat the tuberculosis from which they were dying. They feared her reports on sick men were to be used as a weapon for wage-cutting. The American workingman still does not take kindly to front office benevolence. He is likely to be fiercely self-respecting.

In one great plant today thousands of men are employed. Working conditions are excellent and the company has always been on good terms with the union. Yet labor turnover runs unduly high:

"The old man is too fussy," the men say. "He sends nurses around to spy on what goes on at home. None of his damn business what the woman gives me to eat."

Woman led fight

THE first crusaders for better industrial health encountered indifference as well as open or overt hostility. Employers and employees alike often looked on them as public enemies. Dr. Alice Hamilton of Hull House was one of the first of these crusaders. Despite the rather general prejudice against women in public life when she began her work, she was appointed to many posts of national importance and, as the crowning honor, was the only woman to hold a professorship on the faculty of Harvard Medical School. Her book, "Exploring the Dangerous Trades," was a near-best seller in 1943. She wrote of this period:

"I read everything I could find, but it was all German or British or Austrian, Dutch, Swiss, even Italian or Spanish. Everything but American. In my own country industrial medicine did not exist. In those countries it was a recognized branch of the medical science. When I talked to my medical friends about this strange silence I gained the impression that here was a subject tainted with socialism or with feminine sentimentalities."

She made an interesting discovery.

It was not the big chiefs but the little chiefs who were mostly responsible for these conditions. The big men were engrossed in questions of policy and were so far away from the factories that the horrifying facts made only a glancing impression on them. The little chiefs were automatically on the defensive. They had, for the most part, fought their way up. They were familiar with the grim story and felt that an inquiry might threaten an attack on their own competences and jobs. Yet they felt that a voluntary revelation of the

facts to their superiors might—probably would—lead to unpleasant consequences for them.

The few physicians who gave more or less part-time service to the men in some of the worst trades did not like to see Dr. Alice Hamilton come around with her probing questions. Fortunately for her inquiry, Dr. Hamilton was not only an attractive woman but she was related by blood, Brahmanism or intimate acquaintance to many persons of social standing.

She would interest a wife or a sister—sometimes a daughter. In that way she gained entrance to some of the larger and more heavily paneled offices. Once within she found that, for the most part, the big chiefs were horrified and sympathetic. It may seem incredible, but it appears that they had simply not known what was going on. Then they smoothed the way for her. When the first World War made its demands on American industry, Dr. Hamilton and other workers in the field of industrial hygiene were able to get more understanding hearings than ever before.

Also the profit motive—familiar demon of one form of thinker—began to do its part in improving conditions. Employers and employees alike found that health in the factory paid dividends.

The first World War, Dr. Hamilton reported: "Had a beneficial effect on industrial hygiene. If it increased the dangers in American industry it also aroused the interest of physicians in industrial poisons, and that interest has increased with the increasing complexity of methods of manufacture. The Public Health Service entered the field during the war (in 1914) and industrial hygiene had at last become respectable."

TNT code drafted

EVEN so, the gains were slow in some lines. It was not until the war was over by five months, in April, 1919, that government and manufacturers finally agreed upon a code for the protection of workers handling TNT.

"Not as strict as the English code, not mandatory as it was," but, after all, a wall had been broken through. During the period between the first and second world wars interest continued to grow in industrial hygiene. Industry began to hear of "plant housekeeping." The phrase is sufficiently descriptive, perhaps. Industry began to keep its premises clean. A man with a mop was no longer equal to the

task, and plant engineering became a necessity.

Not many progressive industrialists would dream today of building a new plant until competent engineers had passed on the plans. They not only locate the blowers and baffles and other devices needed to keep the air free from fumes, but they arrange the rooms in order that the most convenience may be obtained.

The larger industries have known for a long time that it pays in dollars and cents to keep the worker healthy and happy and, of late, have found that an occasional break in the current of work—maybe time out for a snack or a cigarette—is definitely profitable. The smaller plants are beginning slowly to realize this.

Profit is involved

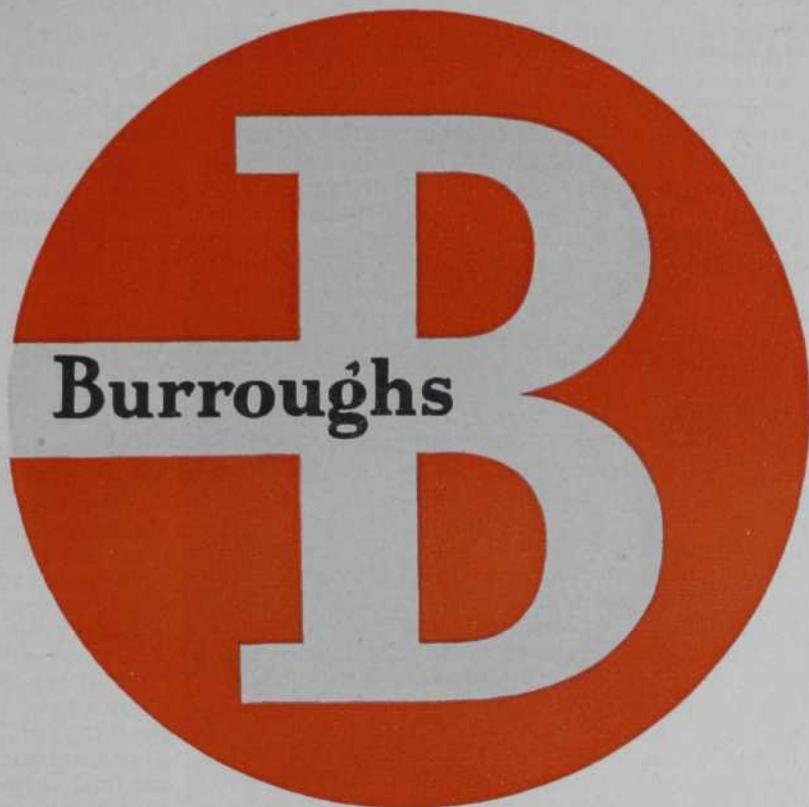
IT HAS been established by inquiries made by the Public Health Service, by chambers of commerce, by the National Association of Manufacturers and by perhaps a score of other public-spirited organizations that the education of the worker in the hazards of his occupation, in home and communal sanitation, and in attention to diet often makes all the difference between profit and loss.

Yet the faithful old-style murderers are still at their trade.

Not as many workers now have their lungs clogged with silica dust. The engineers have been at work, along with trained industrial physicians. The scientists know now how to keep the killing dust away from the men. But it is not always kept away. "Phossy jaw" is a threat wherever men work with phosphorus. It is not as dangerous as it used to be. Years after the English laws were framed to protect the workers, American match manufacturers made their life-saving patents free to the whole industry.

The air in some few plants seethes with poisons. There is protection against each of them. But that protection is not always invoked. Sometimes the management knows that something is wrong but does not know what it is. In one establishment the workers in the northwest corner of a large room were continually reporting themselves sick. Yet no one in the rest of the room complained of so much as a sniffle. The affected workers offered no explanation. They came, they sneezed, and they lost another day's work. The boss set himself

(Continued on page 95)



**THE MARK OF SUPERIORITY
IN MODERN BUSINESS MACHINES**

This new symbol identifies the world's best-known line of business machines. It is introduced as Burroughs' long-range, far-reaching program of research and product development reaches full postwar tempo. Expect the finest in machines, in counsel and in service wherever you see this symbol.

Burroughs

ADDING • CALCULATING • ACCOUNTING • BILLING AND STATISTICAL MACHINES
CASH REGISTERS • NATIONWIDE MAINTENANCE SERVICE • MACHINE SUPPLIES

Silence! Brothers at Work

(Continued from page 45)

stitutions, religious groups, even governments, have given them huge sums, especially in certain emergencies when no other organization is so well fitted for the relief role. When Paul Reynaud, as Premier of France in 1940, called on the Friends to help 5,000,000 refugees fleeing Nazi terrorism, the International Red Cross put 3,000,000 francs at Quaker disposal.

The committee is validated by The Church World Service and receives grants from official agencies representing Protestant denominations. Funds for work in China are being contributed by United Service to China, Inc.; two Finnish-American relief organizations in this country support A.F.S.C. programs in Finland, and at least a dozen others channel through the Friends contributions for aid in Germany.

The Quakers acknowledge that the demands are so vast that only governments have adequate resources to meet the current crisis. They maintain, however, that such action is not enough by itself.

"There is also a need," said a recent Friends' statement, "for small, determined, reconciling services of sympathy and understanding and for the new patterns of cooperation which resourceful and dedicated workers can try out in small but fresh and direct ways."

The American Friends Service Committee does not descend on a project with battalions of volunteers. At the beginning of the year the Friends had only about 50 workers in Germany, 29 in China, 23 in Italy, 21 in France and a few each in Austria, Hungary and Poland. Altogether there were 200 Americans in the overseas service, but some countries, such as Sweden, Holland and Japan, had only a single worker.

Only 39 per cent of those abroad under the Quaker banner and 44 per cent of the foreign service staff at home in 1946 were members of the Society. The rest represented 17 other religious denominations.

Each volunteer must convince staff executives that he or she is trained

for the specific assignment before donning the familiar, Quaker-gray uniform with the red and black star emblem on the left sleeve. The Friends adopted it from the coat-of-arms of the city of Nancy, France, where the British Quakers worked among Franco-Prussian War victims in 1870.

Workers with no pay

ALL overseas workers are volunteers, receiving no pay except expenses. As a result, Friends probably have the lowest overhead of any relief organization—about six per cent.

Although again during the past war many Quaker youths, on the grounds of religious scruples, refused to take up arms, numerous others volunteered. Even before we entered the conflict some volunteered to go abroad, drive ambulances, assume other war chores.

As a member of the Council of Religious Agencies Licensed for Operation in Germany (CRALOG), which is the over-all agency for private charity in the American Zone of Germany, the A.F.S.C. works with others in all four occupation zones. In the American zone most of its own supplies have been used in child-feeding "pools" that provide supplementary nourishment for 70,000 of the neediest children in the larger cities.

Considerate though they may be, Friends always insist on the self-

help approach wherever it can be applied. The case of one A.F.S.C. worker who noticed the plight of townspeople in a village in central Italy in 1945 is one example.

The fighting had flattened most of the brick homes. The nearest kiln was 30 miles away. After studying the situation the A.F.S.C. worker called the villagers together, said that if they would cut wood he would haul it to the kiln and exchange it for brick, tile and plaster to rehabilitate their dwellings.

Eight months later another Quaker passed through the village. In his next message home, he wrote:

"Houses have begun to rise out of the rubble. The unit has grown and 300 houses have been repaired, accommodating 1,000 persons."

Truly, the A.F.S.C. has no political ax to grind. After five years of war service in China, where 160 Quaker field workers from several Anglo-Saxon nations were cooperating in the Friends' ambulance unit, a committee report revealed:

"Perhaps the most sensational event of the 1946 calendar was the bringing to fruition of a dream long cherished—the sending of a medical team to work among the Communists and thus demonstrate the wish to serve the Chinese on a non-political basis and where need is greatest."

Among its projects in 15 foreign countries last year, the A.F.S.C. provided clothing for 1,000 orphan children in Russia; contributed 110 tons of powdered milk, clothing, rice, flour and hard candy through Licensed Agencies for Relief in Asia to needy in Hiroshima, Nagasaki and Tokyo; shipped 1,364,878 gross pounds of clothing to 13 foreign nations; cooperated with two Jewish and one Catholic relief agency in Spain to help refugees; administered "work camps" for young people from six countries in Europe.

American Quakers have applied the work camp pattern, developed by the late Swiss pacifist and Friend, Pierre Ceresole, to scores of projects for more than a decade. It should be pointed out that the A.F.S.C., although spending most of its funds and effort abroad at present, recognizes the social, economic and



"He's here to advise on low-cost housing"

racial problems at home. When wars and reconstructions are over, it is expected that the Quakers will concentrate on activities in the United States.

Camps for helping others

THE work camp program can be likened to the applied sociology courses offered by some colleges and schools for training in social service.

A typical camp consists of a score or so of chaperoned young men and women with directors. They spend two summer months in a community which "has need of some facility it cannot achieve for itself."

The students, who pay from \$75 to \$100 for the experience—and the privilege—of aiding others, live cooperatively as they work. The project may consist of leveling a city lot for a playground, adding a lunchroom to a rural school, re-decorating a community center, or repairing a tenement house.

The A.F.S.C. is especially interested in problems on the inter-racial front. In attempting to remedy bad situations, the committee has inaugurated such projects as a specialized placement service through which it has been responsible for obtaining opportunities of livelihood not traditionally open to colored people.

Help for displaced miners

ONE of the most unusual undertakings in the social-industrial field was the development of Penn-Craft, a self-help cooperative housing project for coal miners in Fayette County, Pa. Committee workers, who first went into this area in 1931 to feed children during the depression, stayed to work out a plan that soon had labor, industry and social agencies watching closely.

The Quakers had come up with an answer—a partial one, at least—as to what to do with a mining population when there is nothing left to mine.

This was already beginning to happen in Fayette as one bituminous vein after another was exhausted.

Realizing the need for basic reconstruction, the committee raised funds from several coal companies, foundations and private individuals to buy 200 acres of nearby farm land. The land was divided into plots ranging from one to two acres. The committee then advanced a loan of \$2,000 to any miner who wished to construct a homestead,

High Lights in the Canadian Rockies

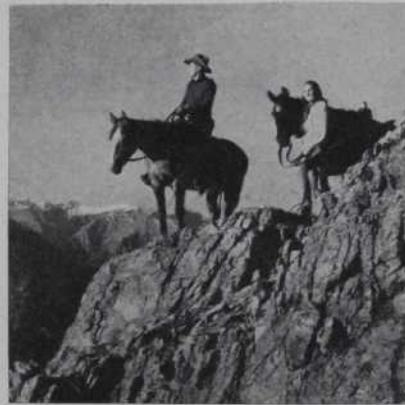
LUXURIOUS BANFF

Lake Louise—Emerald Lake

Bring your evening clothes or summer flannels, your blue-jeans, your swimming suit, your golf bag to this land of vacation luxury high in the heavenly Canadian Rockies. "Rough it" in comfort...spacious accommodations, efficient service, dining, and dancing.



AT THE LUXURIOUS BANFF SPRINGS HOTEL (opening June 6), situated in the heart of the Canadian Rockies; golf on a mile-high course; tennis in sun-warmed mountain air; swimming; Alpine hiking; trail riding.



MARVELOUS SIDE TRIPS to breath-taking Lake Louise, deep in the Canadian Rockies. Emerald Lake Chalet and the Columbia Icefield.



FACING VICTORIA GLACIER, the glass-enclosed pool, warmed to 78°, at Chateau Lake Louise, a mountain manor house.

Travel by Canadian Pacific trains.
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Canadian Pacific



Government IN The Dark

DO YOU HAVE good government in your town? Are your elected representatives kept informed of the town's needs and desires so they may act intelligently and efficiently? Or must they work in the dark?

Good government, local, state and national, is obtainable. It is within the grasp of those who are willing to work for it. An informed, active interest in governmental affairs is your responsibility. And the place to begin is right in your own neighborhood.

Your chamber of commerce probably has a better-government program underway on which you can help.

►► NO MATTER how good your local chamber officials are, they can't do their most effective work without your help. Ask them what you can do. Then if you want to dig deeper into the possibilities of chamber work, read, "Local Chambers, Their Origin and Purpose." Write us for a free copy.

**Chamber of Commerce of the
United States of America
WASHINGTON 6 • DC**



the money to be used only to purchase building material.

With his small plot, a miner was able to grow much of his own food, lead a more stable life in spite of fluctuations in the mining industry. Of the 50 families that first took advantage of the A.F.S.C. offer in 1932, at least eight already have paid off their loans, taken on a 20 year basis.

Most men still accept work in the mines; a few have reached a position where they can manage without such work. A number of the second generation are staking out homesteads just as their parents did.

Penn-Crafters now operate a small knitting factory, frozen food locker, dairy, chicken houses and cooperative store.

The new plan being effected will provide homesteaders with ten acres of land each, instead of one or two.

Studying foreign relations

UNDER its peace section, the A.F.S.C. each year conducts conferences dealing with foreign relations in more than 300 cities. In the summer it provides 12 international institutes, lasting ten days each, in which experts talk to teachers, ministers and other community leaders, advising them on international affairs.

Similar institutes are held exclusively for college and high school students.

For some 250 foreign students now studying in the U. S., but expecting to return to their respective countries, the Friends this summer will conduct five seminars in various parts of the country.

Meanwhile, the Quakers continue to push for international good will by conducting forums explaining the hopes of the United Nations Organization and how it can be made effective. Although they would disdain the title of "lobbyists," some committee members visit Washington and have no hesitancy in appearing before congressional committees or button-holing legislators regarding legislation concerning war and peace.

For all their abhorrence of dissension, it is a fact that the Society of Friends is divided theologically into several groups. On many subjects these groups fail to see eye-to-eye, but helping others is not one of them.

All branches of Friends stand shoulder to shoulder under the slogan, "It is better to light a candle than to curse the darkness."



"Peace of mind" coverage -Program Plan Insurance

*The Policy Back of the Policy—Our way of doing business
that makes your interests our first consideration*

How often we envy the peaceful, untroubled sleep of a little child! Yet many of our daily worries can be banished by protection as simple and effective as a child's snug blanket.

Hardware Mutuals "Program Plan" brings the peace of mind that goes with safe insurance protection, *without costly duplication*. With the expert advice of our specially trained representatives, it *streamlines* your insurance to provide the best values in business, automobile and home coverage. And the *policy back of the policy* assures many other benefits in savings and plus-service.

Hardware Mutuals policyholders have re-

ceived dividend savings totalling over \$100,000,000.00 since organization—made possible by capable management and the careful selection of risks. Write today for our free "Household Inventory Booklet." Licensed in every state—offices coast to coast.

*Non-assessable Casualty and Fire Insurance for your
BUSINESS . . . AUTOMOBILE . . . HOME*

Hardware Mutuals

FEDERATED HARDWARE MUTUALS

*Hardware Dealers Mutual Fire Insurance Company, Home Office, Stevens Point, Wisconsin
Mutual Implement and Hardware Insurance Company, Home Office, Owatonna, Minnesota*

HARDWARE MUTUAL CASUALTY COMPANY

Home Office, Stevens Point, Wisconsin

Timber for 100 Years

A COOPERATIVE agreement between the Simpson Logging Company and the United States Forest Service virtually assures steady employment for the next century to workers of two small Pacific Northwest towns, Shelton and McCleary, Wash.—both of which lie within the company's operating area.

The contract, which runs until Dec. 31, 2046, is the first to be signed under the terms of Public Law 273, enacted by Congress on March 29, 1944, and known as the Cooperative Sustained Yield Forest Law.

While many months were required to work out the mass of detail which seeks to cover the unpredictable contingencies of the next century, the basic idea of the agreement is simple.

Sustained yield of lumber

THE logging company owns 160,000 acres of forest land, now supporting a vigorous young stand of second-generation trees. These trees, for the most part, will not become marketable for about 50 years.

Adjacent to these private holdings is the Olympic National Park which is rich in timber ready for cutting. More than 110,000 acres of this public land will sustain the Simpson operations for 50 years. By the time the government timber is cut, the private stands will be ready for cutting.

Add the two together—government and private timber—and you have raw material for 100 years of sustained-yield operations.

Public Law 273 contemplates a partnership between industry and Government through the joint management, under strict and binding terms, of both private and government timberlands. Industry submits its own lands to stringent provisions for management. In return it gains exclusive right to purchase government timber at an appraised price, rather than by competitive bidding.

Thus armed with the certainty of a continuing supply of timber, barring catastrophe, the industry is able to plan far ahead, make investments in plant and machinery and effect economic use of raw materials.

Essentially, the Simpson Company has placed its 160,000 acres

Your Accounts Receivable are
Important assets...at all times
Subject to risk...at all times
Should be protected...at all times

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LOOK AT YOUR STATEMENT. What will happen to your receivables...if business failures and credit losses continue to climb? Since V-J Day credit losses have climbed rapidly...following the same basic pattern that appeared after World War I. And in that period of readjustment, current liabilities of failures jumped to 553% of the 1919 total in just two years! No one knows how far the present trend will go...but you can be certain that you will not suffer from credit worries or loss, if you have American Credit Insurance.

Manufacturers and wholesalers in over 150 lines of business carry American Credit Insurance...which GUARANTEES PAYMENT of your accounts receivable for goods shipped...pays you when your customers can't.

"Credit Loss Control"...a timely book for executives...may mean the difference between profit and loss for your business...in the months and years of uncertainty and change that lie ahead. This book charts the rise in business failures after World War I...presents actual credit history and credit loss cases...and shows how you can safeguard your accounts receivable and your profits. For a free copy, address American Credit Indemnity Company of New York, Dept. 41, Baltimore 2, Maryland.

J. T. Fadden
PRESIDENT

**American
Credit Insurance**
*pays you when
your customers can't*



OFFICES IN PRINCIPAL CITIES OF UNITED STATES AND CANADA

under government direction. Its rate and manner of cutting, methods of fire control, planting of new stocks where needed and many other activities are within the scope of the agreement. The company must also maintain within the cooperating area manufacturing capacity sufficient to process at least 80 per cent of all forest products removed from both government and company lands. The final arbiter of moot questions is the Secretary of Agriculture.

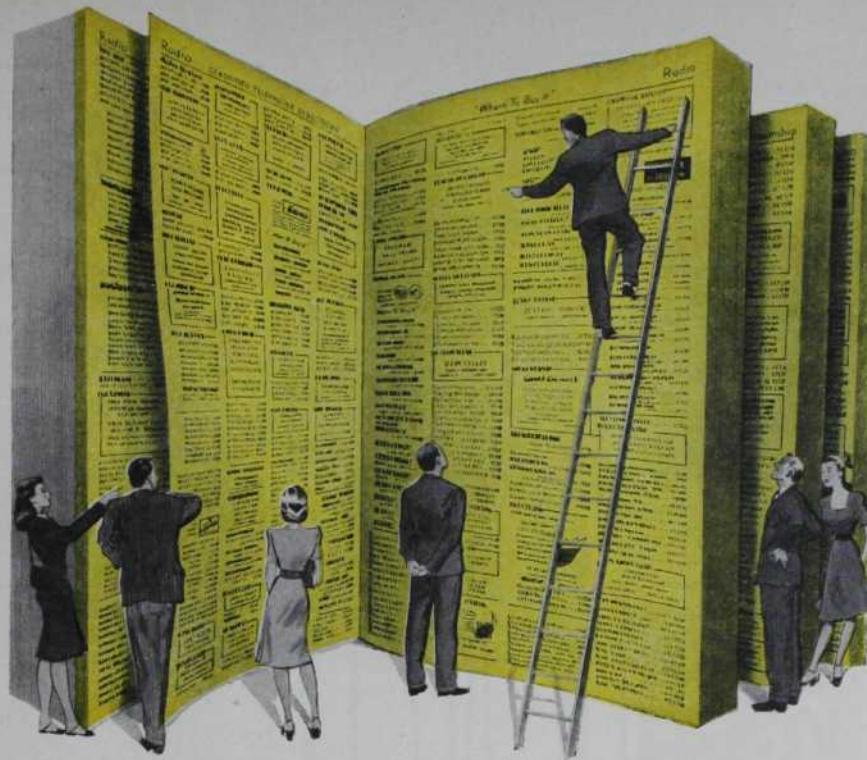
It is planned that the company's integrated program of manufacture will use up to 25 per cent more raw materials from each tree, and employ about 25 per cent more man-hours in doing so than today's average in the area.

Though such a contract implies monopoly within the area it covers, Congress has decided that the benefits outweigh this objection. The Government owns some 231,000,000,000 board feet of timber in western Oregon and Washington, less than a fiftieth of which is included in the Shelton contract. While other similar projects doubtless will be instituted, it is authoritatively contemplated that only about 20 per cent of the Government's total timber can be ultimately included in such contracts. The rest will remain open to competitive bidding.

Effects are nation wide

BECAUSE most national forests are in the West, it follows that most advances in this new concept of industry-Government cooperation will be made in that area. Actually, the effect of such arrangements is expected to circle far beyond the properties of the companies concerned. Steady markets will create benefits for every forest operator and woodland owner within economic bounds. Examples of outstanding forest practice and wood utilization are expected to influence the entire industry, even in areas far removed from the locale of contracted properties.

No one contends that cooperative sustained yield will solve America's or even the West's forest problems. At best it can only help, say the foresters. To get all forest land under this type of management and into reasonably full production is a task of vast size. Better utilization, the growth of the private tree farm movement, constantly improving forest practices and a greater reliance on the forestry profession are steps in the march toward a permanent timber economy in the nation.



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For further information, call your local telephone business office.



Rent Yourself A Painting

By PETER J. WHELIHAN

FOR more than 40 years H. Leonard Simmons has divided his time between operating a fur business and acquiring one of the largest private art collections in the country. So deep-rooted is his love for fine paintings that more than one young artist has been financed along the road to success.

And, just as some fathers open bank accounts for their offspring, Mr. Simmons started art collections for his daughters, Ruth and Eleanor. By the time the girls were in their teens they, too, were connoisseurs. Soon their collections reached such size that storage alone became a problem.

Today the family is making art history. Under the name of the New York Circulating Library of Paintings, Ruth and Eleanor are enabling almost anyone to enjoy fine paintings right in his own home. There are some 1,400 paintings from which to choose—small still lifes to massive scenes. Rentals are reasonable—from \$3 a month for the works of rising young moderns to \$72 for an 18th or 19th

FOR a modest rental fee, the works of young and old masters can now be enjoyed in the privacy of your own home

century masterpiece. Both "old and young masters" are offered on a roster which includes such names as Ryder, Cassis, Degas, Lawson and Klonis.

It had long been Mr. Simmons' lament that art comes too high, that too few people could afford a good painting. So when his daughters proposed to make their treasures available to the public, he endorsed the plan heartily.

However, it was agreed that the library must pay its own way. As an economy measure the girls converted the basement of their father's Manhattan fur store into a place which now looks like a wing of the Metropolitan Art Gallery. This illusion is damaged only when a porter brushes through with an armful of furs from the storage vaults for dad's customers upstairs.

Paintings for many uses

THE library's list of clients is a cross section of New York's social and economic levels. Dowagers call on the library to dress up rooms for special dinner parties. A bakery truck driver appears every month and carries away a painting which he attempts to duplicate on his own canvas. A cab driver rents inexpensive pieces to please his wife.

Several physicians and dentists change paintings in their waiting rooms every three months. A commercial photographer rents paintings for backgrounds. A psychiatrist makes careful, regular selections for his consultation room. And stores rent many pieces for special window displays.

The Circulating Library has clients in San Francisco, and as far away as Rio de Janeiro. The sisters are now talking about opening a branch on the Pacific coast and possibly one in Chicago. Profits are being used for purchase of additional paintings with that end in view.

"Most of our clients are the 'I don't know a thing about art, but I know what I like' type," says Ruth. "At first we thought we would try to advise people, but we soon learned there is an instinctive taste and judgment in most people. Now we let them go ahead and make their own selections. Practically all of them act on a good sound basis."

The sisters believe that people must live with their paintings before they can appreciate them. That's why the rental period extends up to one year. If a client wants a painting for keeps, he can buy it, the total rent being applied to the purchase price.

The paintings range in value up to \$7,500. The monthly rental is roughly one per cent of the value. Each item is insured, but since the library was founded a year ago not a single picture has been returned damaged.

To rent a painting, a client must supply almost the same type of references as a department store requires. The applicant's social or economic status is secondary. A real love of art, plus reasonable evidence of responsibility, is the best recommendation.

Recently an elderly woman smiled through her tears as she scraped from her purse \$3.50 for a landscape she had long admired. "That's the kind of customer we like," said the sisters.

"What is all knowledge...but recorded experience?"—CARLYLE



Why some things get better all the time

HEALTH, strength and zest for life—of youngsters, of workers, of all of us—depend on food. Food produced by the millions of tons yearly. And each year our farmers have *more efficient means* to do their tremendous job.

The modern farmer has a tractor, a truck, and uses specialized farm tools—all with parts made increasingly of alloy-toughened steels and of plastics, for sturdier, more efficient service. His milking machine has parts of rust-resistant stainless steel. Chemically fortified feeds grow healthier livestock. New chemical sprays protect his crops from insects and plant diseases. And improved fertilizers restore vital elements to his soil.

From care of the life-giving soil to precious harvest, the farmer's means for food production are steadily improving . . . because into these means go *better and better materials*.

Producing better materials for the use of science and industry and the benefit of mankind is the work of UNION CARBIDE.

Basic knowledge and persistent research are required, particularly in the fields of science and engineering. Working with extremes of heat and cold—frequently as high as 6000° or as low as 300° below zero, Fahrenheit—and with vacuums and great pressures, Units of UCC now separate or combine nearly one-half of the many elements of the earth.

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"Where It's Toughest—
**FORD TRUCKS
LAST LONGER!**"

GEORGE YOCKEL

Local and Long Distance Hauling — Fuel • Sawdust • Slabs
ASHLAND, OREGON

Ford Motor Company

Dear Sirs:

I want to tell you of the remarkable service I have had from my Ford Trucks. I have been a Ford Truck owner since 1929—and I can truthfully say that for economy, dependability, all 'round service where the going is toughest, Fords have been much more satisfactory than any other make in my fleet.

My oldest Ford Truck, for instance, has hauled heavy loads of wood, sawdust and other trucks and would have balked a mountain goat. This truck is still on the job and operating under conditions that are really rugged. Frankly, no other truck can match Ford for the jobs I give my trucks.

I found out that Ford Trucks last longer. And so, at this time, I want to place my order for three new 158-inch 1½-ton Ford Trucks to replace two other makes I am now operating—and to retire my 1934 Ford Truck to a well-earned rest.

Sincerely,

Geo. Yockel

The Record Shows It . . . FORD TRUCKS LAST LONGER!

Latest 1946 registrations show that more than half of all Ford Trucks in use are over 9 years old . . . and of all trucks 14 years old or older in use today, more are Ford Trucks than all other makes combined!

Only Ford Gives You All These Long-Life Features!

Famous V-8 or SIX engine • Flightlight 4-ring, oil-saving pistons • precision type engine bearings • ¾-floating axles in half-ton models, full-floating in all others • big brakes with long-life cast drum surfaces • more than fifty such endurance features in all! See your Ford Dealer!



MORE FORD TRUCKS IN USE TODAY THAN ANY OTHER MAKE!

203 Years "With Bells On"

(Continued from page 50)

now accounts for much of the business.

By 1851 the store had grown to be a three-story brick structure. In it were combined the hardware store, accounting rooms, upper floor dwelling accommodations and a two-store warehouse which had been built at the rear.

Two Steinman clerks, Charles F. Rengier and Isaac Diller, became partners in 1860 and for a time the company was known as Steinman, Rengier and Diller. The latter two left after a time, however, and went into business for themselves.

An idea of the value of commodities against the worth of labor in the earliest days of the firm could be measured in some of the transactions. A cow was used to erase an old bill, being exchanged for four pounds. A schoolmaster settled his bill for hardware by schooling the three sons of an iron-store keeper, while a tailor paid his

nails were made by hand and the assistant smith seemed to be an important part of the store's activities. One such individual needed liquid sustenance to keep him at work. The store had the sustenance; it did a thriving business in hard liquor as well as hardware.

Daily, the smith was charged with drinks of whisky, rum, cordials, beer and "syder." His actual wages for 20 months were hard to determine, for two successive ledger items for May 29, 1762, are recorded thus: "Rec'd from Philip Knight by his working for me to this day by burn'g Coals and Smith work, from Oct. 6, 1760 to this day — 30 pounds." The following entry says, "Philip Knight, Dr to cash paid him this day, three pounds five shillings."

How much was taken out for his trade was not shown, but records reveal that a "nip" of punch was nine pence; a quart of beer, four pence; one-half gill of whisky,

two pence; a pint of wine, two shillings; while a bowl of "shangaree," which seemed to be a specialty of the house, two shillings.

Shangaree, or "sangaree" was a popular refreshment of the times and once in a while is still prepared. It is made by adding three parts of Madeira wine to one part of water and lemon juice, a taste of sugar and dash of nutmeg.

Prices were in pounds

NEW articles were comparatively expensive while repair was rather cheap. An ax, in Steinman's baby years, cost eight or nine shillings; fire tongs, seven shillings; brass ladles, five shillings. Today, in the same store, an axe costs \$1.95.

There is little to tell how shillings and the present 25 cent piece would compare with 1761, but 50 years later, in 1811, records show the costs in dollars and cents noted alongside the pounds, shillings and pence. For instance, a stove is listed: nine pounds (\$24) and one apple Millie, complete, nine pounds, seven s. 6p. (\$25).

The 1811 version of the English pound had an equivalent value of \$2.67, but with seven shillings six pence equaling a dollar. Taking the comparable value at its face, a shilling would have been worth roughly 13½ cents.

So, giving a little and taking a



Steinman's went in
for advertising even
in the days of 1796



Samuel B. Smith, now secretary of the store, looks over the old ledgers which he saved from burning many years ago

bill of three pounds seven and six-pence with a "blue broadcloth bigg coat."

Another interesting sidelight was the use of lotteries, which had the backing of the community. A ledger entry shows that Thomas Doyle, a hatter, purchased two tickets from the store, obtaining credit for two pounds ten shillings by supplying a "white hatte and a ribbon for my wife."

Another notation says the lottery was for "building ye Presbyterian Meet'g House in Lancaster." Another was operated to get funds to build a bridge.

little, when two gallons of varnish were listed at 18 shillings nine pence, it would cost \$2.47. Two paint brushes could be bought for 11 shillings, or \$1.50, not too far off today's price. A wood saw is listed at 13 shillings 1½ pence, about \$1.77.

The Conestoga wagon played such a role in Steinman's history that its use today as a trademark is peculiarly fitting. Lancaster County folk claim the origin of the expression "with bells on" goes back to the days of the Conestoga wagon and its drivers. The deep sag of the wagon was designed to throw the weight of a load toward the center on rough roads, but it did not always work. The unfortunate teamster who became mired was expected to pay his rescuer with a set of the brass bells which hung in an arch over the hames of each of the six horses.

A teamster was deemed superior when he arrived at his destination "with bells on." Losing the bells was something to avoid because Steinman's records show that in 1761, 30 bells cost more than four pounds.

In a center for farming

LANCASTER lies at the hub of one of the richest agricultural sections in the United States. The region is one of the centers for the several sects of "plain people"; the Amish, Mennonites and Dunkards, whose chief occupation is farming.

The Amish, in particular, are good customers of Steinman's. Members of this sect, by its tenets, do not use machinery, doing all work by hand. Refusing to drive automobiles or tractors, horses are their mainstay, and since horses need shoes, Steinman's still sells horse-shoes, one of the few stores in the east to do so at retail.

For the convenience of the Amish, and not merely to get the shoes out of sight in the modern store, the shoes are sold in the rear of the establishment. There these shy people may enter by a door near where they park their distinctive horse and buggy rigs.

They and other farmers are sure to show up on a rainy day. While business generally falls off in most stores during stormy weather, Stein-

man's gets ready for a busier day, as farmers take this time to catch up on their shopping.

Not only has Steinman's perpetuated a lot of old customs, but it also has aided in shattering a few that were a curb to good business practice. Sam Smith had a part in several of these business changes.

One of the customs that was severed was peculiar, apparently, to Lancaster. Once a year one day was observed as Settlement Day. On April 1 citizens and farmers for miles around would come in to stores where they had dealt on "tick" all year, and pay what they owed.

After experiencing several of these days, Smith, by then a book-keeper, wondered why stores had to pay their bills on time, yet permitted customers to have credit for a year.

He went to his uncle, a blacksmith, and a good customer. He asked:

"Uncle Cyrus, why can't you pay us what you owe without waiting until Settlement Day, when your bill will be bigger than ever?"

Cyrus demurred at such an unheard-of thing. Smith talked to several other store owners and it was agreed an effort should be made to break up the practice. Cyrus, for one, paid and the idea spread. The store soon went on a cash basis.

The payroll system then in vogue also came in for an overhauling, although once it acted to Smith's benefit—he gave himself a pay raise which he had already collected for a year.

When pay day rolled around on Saturday, he went to the treasurer and received his \$3. He noticed, however, that one of the other boys merely asked for and received \$10, although his salary was more in line with Smith's.

Obtaining a raise

HE SOON learned that one could go to the treasurer and get any reasonable amount of money he wanted, to be charged to him at the end of the year.

At that time employees were told how much they owed—and at the same time, how much their weekly pay had been for the year past. At the end of the first year, young Smith decided that he was worth \$5 a week. He asked the treasurer for \$5 every week.

At the end of the year the treasurer told him he had earned \$4 a week for the past 12 months. And, oh, yes, he owed the company \$52. Smith argued that he was worth \$5, and won his point.

When he had advanced to the stage where his ideas bore weight, he advocated doing away with such a slipshod method and a cash payroll was put into effect.

Smith's early love of a practical joke once led to a change in the habits of the then owner of the store, George Steinman.

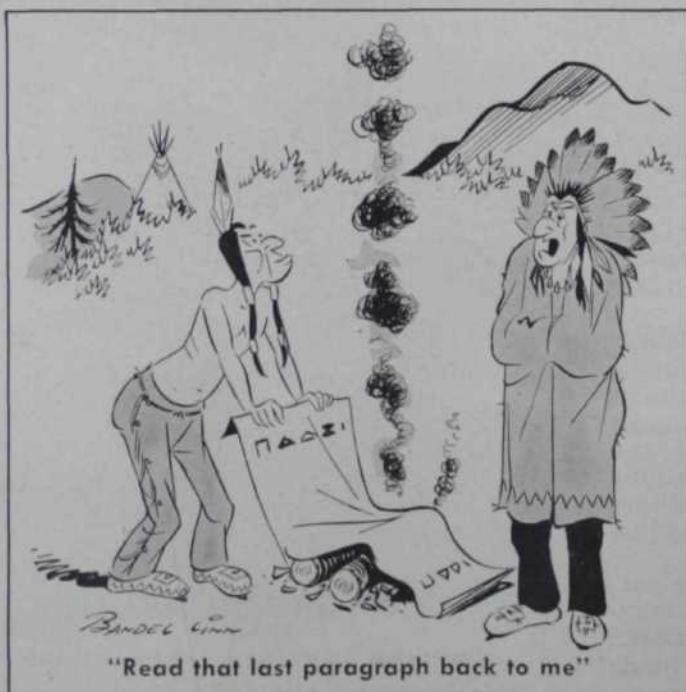
The joke took place about 1892. One of Smith's duties was to go daily to a nearby tobacco store and purchase a quarter pound of snuff.

This day he stopped in a drug-store to see the clerk, who inquired, "Sam, do you have a cold?" Although denying that he had, Smith accepted a pinch of a white powder and sniffed it. He began to sneeze and continued for about ten minutes.

The next day he bought the usual quarter pound of snuff and also a small amount of "Schnupfpulver," as it was marked in German script on the box. He mixed a portion of the two, and filled the store snuff box.

Steinman was the first snuffer and almost tore himself loose from his suspenders with paroxysms of sneezing. Steinman immediately ordered the offending stuff thrown away and swore off snuff.

As a result of business differences with the last of the Steinman family,



Smith once was out of a job for the first time in 23 years. His unemployment lasted two days. Smith was taken back as a partner upon the purchase of the business by Sylvester Z. Moore, Lancaster attorney, and several friends.

Moore became president; Smith, secretary, and Scott W. Baker, treasurer, with Elias Groff, Jr., a member of the board. Only Smith was active in the business at the time.

A common interest in choir singing helped bring together the new partners. Moore was organist and choir director of St. Paul's Reformed Church and among members were Smith, bass soloist, and Baker, who also sang in the bass section.

The present Steinman president, Adam Z. Moore, was a New York accountant when offered the job of manager of the local Kirk Johnson music store, then owned by his father-in-law. The store was founded in 1884 and was purchased by the Steinman company in 1921. Adam Moore was elected to the Steinman board of directors. He became president upon the death of his brother, Sylvester, in 1928.

Partners are conservative

THE people of Lancaster for the most part are quiet, cautious and conservative, and the present partners of Steinman's are no exception to the rule.

Adam Moore puts it this way:

"We don't gamble on a quick killing at the expense of safety. We don't enter into any price wars, but depend on our policy of better grade products to take care of our volume. Most of our items are of high quality, bought from nationally known companies, some of whom we've dealt with for more than 100 years."

Today the company still owns the old store site, three warehouse buildings, and three other properties, two near the hardware store.

"About 12 years ago," says Mr. Moore, "we brought in three youngsters who we felt were particularly well qualified to develop into good hardware merchants. We have trained them in practically every phase of the business, and when the time comes they will be able to step into executive positions in our organization and carry on the work without disruption."

Mr. Moore has a 16 year old son, now at Phillips Exeter Academy, who is planning to study business administration in college, and who on graduation expects to join the company.

Calling the Caboose on a Santa Fe Freight Train

**Radio Telephone Communication helps eliminate delays
in shipping freight**

THE ENGINEER IN HIS CAB has a dual check—vocal and visual—on his instructions. Radio equipment includes a telephone handset, loudspeaker, low-powered transmitter, receiver and power supply in both cab and caboose.



During the war, an ultra-high frequency 2-way radio system enabled a pilot to communicate with his base or aircraft carrier.

This same type radio system is being installed on Santa Fe freight trains to provide a means of direct voice communication between engineer in cab and conductor in caboose, and between yardmaster and switching crews.

Better Service

It means more expeditious handling of trains. Conductors can give "emergency stop orders" without setting off the emergency brakes and the risk

of a break-in-two of the train and resultant delay.

For instance, a stop to check a suspected "hot box" or other defect needing attention can be handled in three to five minutes instead of twenty to thirty minutes.

Another Reason for "Santa Fe—all the way"

This is only one of the many improvements Santa Fe is installing to expedite yard service and freight handling. It's another reason for "Santa Fe—all the way" that is helping to provide better "on-time" handling of your freight shipments.



THE FREIGHT CONDUCTOR IN THE CABOOSE calls the engineer in the cab. Transmission in all weather over desert and mountains and under bridges and power lines is highly satisfactory.



SANTA FE SYSTEM LINES
Serving the West and Southwest

Columbus Would Be Disgusted

(Continued from page 42) inces in the world, not one accurate topographic map has been made since oil was discovered here in 1920."

Mapping in advance saves costly mistakes, civil engineers point out. T. H. Loomis, formerly chief engineer of the Wabash Railroad, used to tell how he looked at just one contour map and changed the route of a rail line, saving \$85,000. But this is only chicken feed compared with what America's railroads say they could have put in the savings bank had topographical maps been available when the roadbeds were laid out.

Huge saving possible

ACCORDING to their civil engineers, curves and grades could have been reduced to the point where the year's operating expenses would be \$28,000,000 less than they are today. These same engineers recently put their slide rules together and figured that the railroads would have saved \$100,000,000 on preliminary surveys if the Geological Survey could have done its mapping first.

Good contour maps saved New York City hundreds of thousands of dollars when it ran aqueducts to the Catskill Mountains to increase its water supply.

On the other side of the picture, the Winston-Salem industrial area in North Carolina lost \$10,000,000 worth of new industries when it could not provide contour maps to give prospective manufacturers the facts about new sites they were considering.

In choosing plant sites, industrial engineers enlarge the contour maps to construction scale. Then model buildings made of heavy paper are shifted around until they fit the terrain with the least possible excavation. The maps help the planners lay out housing and calculate problems of drainage, water supply, sewage disposal and access to highways.

Engineers figure that topographic maps save 70 per cent on preliminary surveys and usually guarantee a big saving in terms of proper choice of site. On an industry-wide basis, this has been

translated into an estimated annual saving of \$150,000,000.

Federal and state highway officials want contour maps so they can pick out the shortest and most level routes, plot bridge sites and plan drainage. In 1938, U. S. highway construction cost \$500,000,000. Surveys took close to \$50,000,000. Highway engineers say preliminary contour map coverage would have saved an estimated \$37,500,000 on surveys that year. Further, they figure that such maps would have cut construction costs \$60,000,000.

From the list of requests, it appears that about everybody uses contour maps at some time or other—home builders, foresters, farmers, city planners, not to mention fishermen, hunters, hikers and tourists.

But the nearest thing to a command performance comes from the War Department, which has put in a request for the mapping of 1,620,000 square miles in the next 20 years. Never again, said Secretary of War Patterson, must we be

engineers make the figure shrink when they compare it with the savings that preliminary mapping makes possible. They estimate that savings on highway surveys and construction would total some \$2,000,000,000 in 20 years. To this they add possible industrial savings calculated at \$3,000,000,000 and railway operating economies of nearly \$600,000,000. Adding this means \$5,600,000,000 savings in just these three fields.

Funds needed for mapping

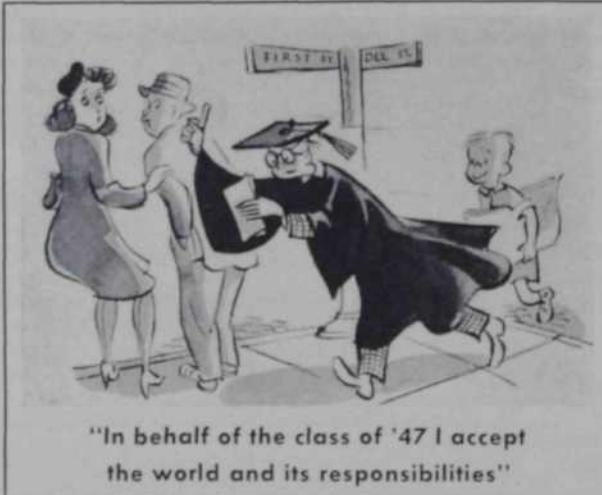
WITH things as they are now, it might look as though the Survey had been asleep at the switch. Not so. Since 1923, it has been arguing with the legislators for a chance to map the country. Enabling legislation has been passed, but funds have been pinched off. If the money is doled out at the rate of the past few years, says the Survey's planning department, it will take the United States 100 years to get its picture taken.

Yet, on an average of only \$450,000 a year since 1880, the Survey has built up a mapping organization that stands supreme today. Topographic maps have meant more to other countries, and they've made more of them, but now these countries are sending missions to study our advanced methods.

The topographic branch goes back nearly 70 years, to the days of running a traverse with equipment carried on mule back. Its first survey parties marked off distances with a rag tied to a buggy wheel and measured the mountains by hand with a plane table and transit. Now the topographers practically bring their landscape into the laboratory and measure it by machinery.

Most of the maps today are made from aerial photographs which the topographic branch buys from commercial specialists who operate their own aircraft. These specialists handle all picture-taking chores up to and including the delivery of a photo of old mother earth on a large roll of film divided into negatives nine inches square.

Using any local sketch map available, the photographer lays out his territory. Let's say, for purposes of identification, that this time it's what is commonly known as a 15 minute quadrangle—that is, a rectangle of land running about 17 miles north and south and



caught by an attack without adequate maps. The last time the War Department spent \$5,500,000 in two years in a stopgap program which, because of its haste, produced only an inferior product.

To meet new demands, the Survey has set up a 20 year program to finish mapping the United States and its possessions. With only a fourth of the country covered, 2,700,000 square miles are left to go. To get the job done, the Survey will ask Congress for about \$400,000,000.

On the face of it, \$400,000,000 may seem like a lot of money, but

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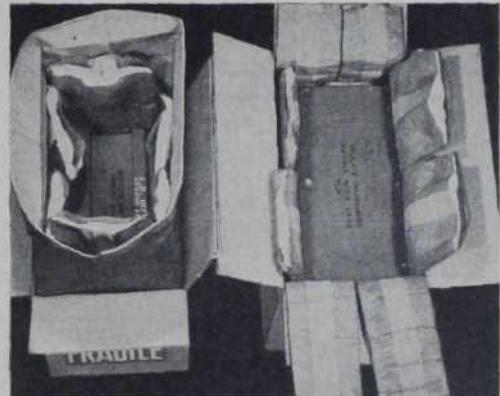
*KIMPAK (trademark) means Kimberly-Clark Creped Wadding



SURFACE PROTECTION — Builder's Hardware
Photo courtesy Yale and Towne Mfg. Co.



ABSORBENT PACKAGING — Angostura Bitters
Photo courtesy Angostura-Wupperman Corp.



FLOTATION PACKAGING — T-1 Bombsight
Photo courtesy AC Spark Plug Div., General Motors Corp.



BLOCKING AND BRACING — Airplane Instrument
Photo courtesy National Die Casting Co.

13 miles east and west. Mentally dividing this quadrangle into eight strips in a north and south direction, as a cook would cut a slab of cornbread, the photographer blithely flies over the middle of each strip—about two and one-half miles wide—photographing from about 12,000 feet.

About every two miles, his camera clicks automatically, slicing out a large piece of cornbread in the terrain below that later shows up on the photo as a two and one-half mile square of land. Altogether, the camera takes nine pictures in each 13 mile run across the quadrangle.

Each photograph is taken so that it overlaps its neighbor in the flight by 60 per cent, a neat device which helps the topographers match adjoining prints together into an accurate mosaic of the landscape.

Checked in the field

WHEN the topographic branch gets the 9 by 9 inch negatives from the aerial photographer, its first move is to send them with a field survey party out into the quadrangle photographed. This party establishes a number of control points to tie the photographs down to the actual land—bench marks, mountain peaks of known altitude, and the like.

Back in the laboratory, these negatives are reduced to lantern slides about two and one-half inches square. Then, in a machine imposingly named the Multiplex Aeroprojector, they are translated into the actual contour map itself. In the first step, the slides are placed in two projectors—working

like a cross between a magic lantern and an old-fashioned parlor stereoscope—which are suspended on a horizontal bar above the mapper's workbench.

Images in two colors

EACH projector duplicates in the office the relative positions of the aerial photographer's camera in two succeeding exposures. The projectors focus their overlapping images—one in red light and the other in blue—on a white disc screen about six inches in diameter. This disc forms the top of a movable tracing table on the mapmaker's workbench.

The mapmaker observes the reflections of the blue and red rays through corresponding blue and red filters in front of his eyes. This enables him to observe two successive pictures simultaneously and individually. The combined effect of these two pictures is a stereoscopic perception of the terrain.

Working with a set of complicated optical instruments, the mapmaker can figuratively climb about this scale model and take measurements. His instruments almost automatically trace contour lines through points of the same elevation and bring out hills and valleys. By the same process, the mapmaker draws in roads, rail lines, and other cultural data.

Then an experienced topographer takes the map into the field for checking and completion. He locates state, county, township and other boundaries, rings doorbells to find out the names of features which cannot be identified from an aerial photo. After further checking by map editors, the chart

is inked for photolithographic reproduction or is engraved on copper. Thousands of copies are run off and a new quadrangle map is ready. It sells for 20 cents. Total cost might have been \$20,000.

Modern equipment has put mapping on a mass-production basis. But many veteran topographers liked it better before all these new "rubber-tired topographers" came along. In those times, a topographer was really a topographer, they say. For instance, he was likely to go into the interior of Alaska for three to six months; cooking his own grub, shoeing his own horses and killing his own game. In the West, he lived from a pack train, and a six-hour, fully loaded climb up a mountain was all in the day's work.

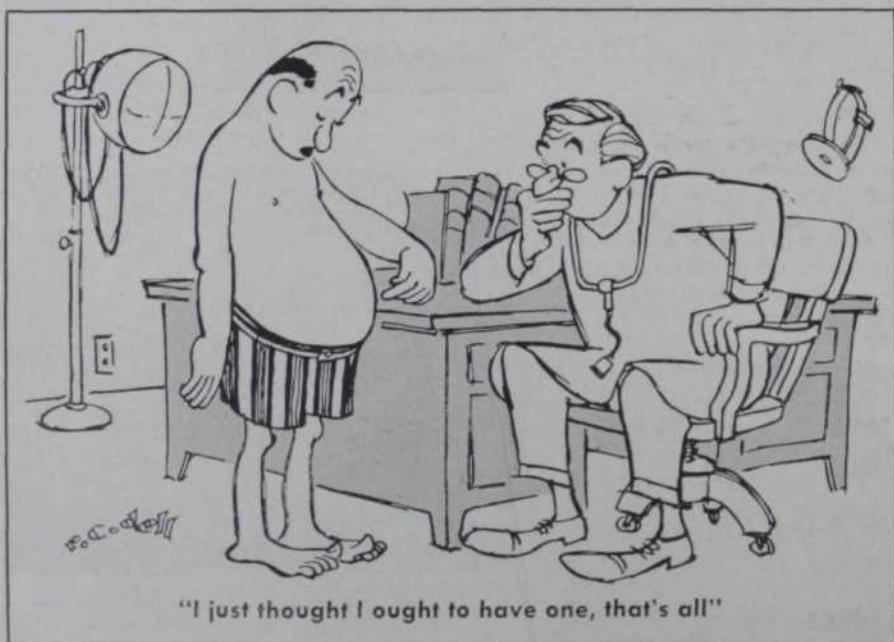
Pioneering for maps

ALL the old-timers remember the exploits of Col. Claude H. Birdseye, the Survey's chief topographic engineer of the last generation, who dared taking his expedition through the Grand Canyon in three small boats. They tell also how their acting chief, Col. Gerald Fitzgerald, munched with his party thousands of miles across Alaska and conducted surveys in weather 30 to 50 degrees below zero.

The younger mapmakers will tell you that today's field surveys are no bed of roses. In Alaska, topographer J. L. Rickard found nothing soft about his 2,000 foot fall down a snowslide. He broke his leg. C. A. Turner learned it was no picnic to work in Great Dismal Swamp up to his neck. E. G. Wingate can think of a lot better spots to wake up in, he says, than beside an erupting Hawaiian volcano.

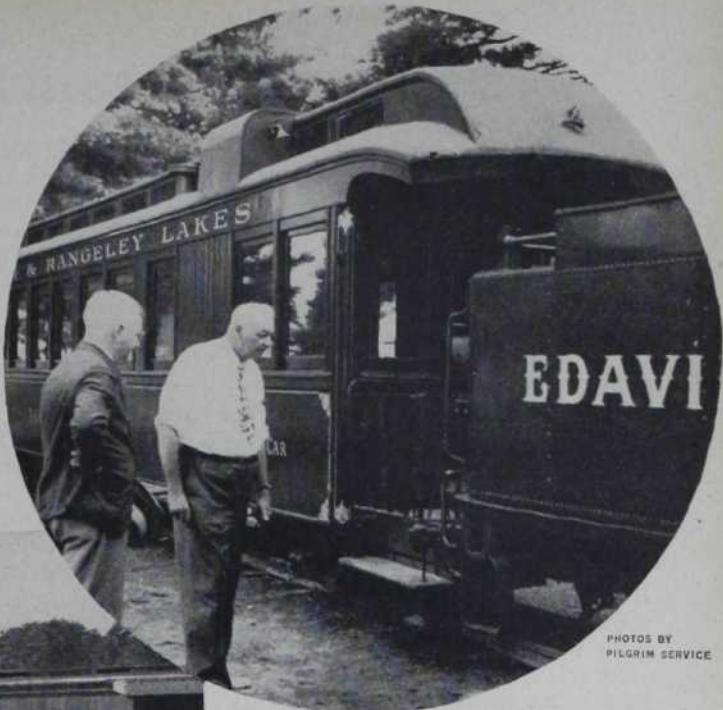
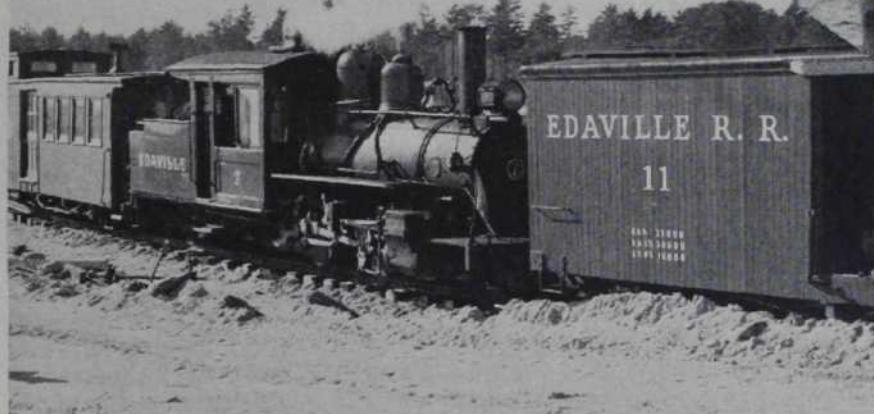
Though he may smile at their tall tales of the frontier, the new "rubber-tired topographer" looks with respect on these seniors who built up the organization. The experience of these veterans is being used to streamline and strengthen the branch for its man-sized job of mapping the United States in the next generation. It will have to expand in terms of people, training and equipment. Five thousand employees will be needed, says its chief, where total personnel is now 1,700.

Decentralized operations will be carried on from four main divisions: Atlantic, Central, Rocky Mountain and Pacific. New machines and equipment are being introduced to make maps better, cheaper and faster. All that the world's top mapping organization asks for now is the money to do the job.



His Hobby Now Works for Him

By R. E. MURRAY



PHOTOS BY
PILGRIM SERVICE

Ellis Atwood gets a big kick out of showing off his railroad

The Edaville is the last of the two-foot gauge railroads to be found in America today

BACK in 1941 Ellis D. Atwood, a Cape Cod cranberry grower, yielded to a lifelong interest in railroading. He exchanged a small fortune for an obsolete, worn-out railroad.

As a result, the last of the two-foot gauge railroads in America, instead of dying in the obscurity of the Maine woods, is now re-created in all its former glory at South Carver, Mass. By his action, Atwood not only satisfied a strong hobby urge, but he found a means of simplifying his cranberry growing problems.

The railroad, which Atwood has dubbed the Edaville by using his initials, is an extensive outfit. Its 93 pieces of rolling stock include four steam locomotives, a number of gasoline engines, several coaches, freight cars and a luxurious parlor car. In effect, it is the Bridgton and Harrison, a small Maine line, only in a different setting.

Like the other two-foot gauge railroads, more or less peculiar to northern New England, it had outlived its usefulness and seemed doomed to extinction. Many rail-

road enthusiasts were heartbroken at the B. & H.'s certain demise and attempts were made to keep it intact. But Atwood had the best plan for preserving it.

So, just prior to Pearl Harbor, the road changed hands and headed for South Carver's cranberry acres. Though it was not until last year that transportation conditions permitted the complete removal of the railroad. By this time Atwood had added about all the remaining two-foot stock in the country, picking it up from junk yards and collectors.

Though Atwood doubtless had some ideas about the practical application of the line on his better than 200 acres of bogs, it was a safe bet that he never expected it to work out as well as it has. Today his hobby is a paying proposition, an effective unit in his cranberry business. During last fall's harvest, the Edaville, with only about a mile of track, was able to do the work of six trucks. It saved Atwood about \$100 a day.

Shortly, the Edaville will consist of a six-mile loop, connecting the

bogs with the screen house and sand pit. Sand is vital to healthy cranberry plants and sand hauling has long been a costly operation, particularly since much of it must be toted during the spring when the roads are often virtually impassable. The railroad will also distribute workers throughout the bogs for weeding and other jobs. Its tank cars carry kerosene spray used for insect control.

Beyond this, the ever-growing cranberry industry hopes to get a mighty publicity boost from the Edaville Railroad. Some 25,000 tourists stopped by last summer to see it. More than 100,000 visitors are expected during 1947. This is just what operator Atwood wants, for he sees in it an excellent opportunity to promote good will and a cranberry appetite.

Top plan for 1947 is a gigantic Christmas setup in which whole towns of gaily lighted houses, churches and shops will be placed along the railroad's route. Then Atwood will be able to escort his guests on a starlight ride through a Yuletide fairyland.

Britain's Chickens Roost Here

(Continued from page 35)

Japan was making itself felt in Britain.

In 1913, Britain was still economically strong. Coal, exclusive of bunker coal, accounted for more than a tenth of British exports; and incidentally, by providing outward cargo, reduced the cost of bringing home imports. Large shipments of machinery went to all parts of the world, including textile machinery to equip Britain's future competitors.

Production was slowing

BUT even then the handwriting was on the wall. Coal output per man was declining. The iron and steel industry was becoming technically backward, "either because of innate conservatism and tying up of too much capital in antiquated equipment, or because it is deprived of its traditional advantages by a new technical process."

The important cotton industry was more or less in the same position, with the further disadvantage of foreign industrialization. Writing of the situation before 1914, a British author observed that Britain's conservatism had been shaken and that "she was preparing, at her own pace, in those last years, to prove that she was not decadent, though both enemies and desponding friends often said she was."

Between the wars, this competition from abroad and the apparent inability of the more hard-pressed industries to clean house weakened the opposition to state intervention. The cotton textile industry lost a large part of its export market, 70 per cent of it because of economic nationalism abroad. Shrinkage of export markets called for reduced industrial productive capacity and, in the case of three important industries—cotton, coal and iron and steel—brought state intervention on a significant scale.

Since Britain's economic problems thus are long-standing, it was not to be expected that V-J Day would eliminate them overnight. Nor was nationalization a panacea. Will workers who

objected to "toiling for the enrichment of a few mine owners" work any harder for the State? If they work harder, is that enough, or is mechanization needed as well?

Will even that be enough? In the October *Nation's Business*, A. Wyn Williams showed how British mine labor, apprehensive of unemployment, actually sabotaged the savings from mechanization.

So great was the suffering caused in Britain by the deflation of the 1920's and by the depression of the 1930's that "full employment" has become a national obsession, underlying both domestic and international policies. It shows itself in demands for tax concessions, subsidies, liberalized unemployment insurance and public works. Yet this driving fear of unemployment may be unwarranted under existing conditions. Belatedly a recent British Government "white paper" acknowledges this.

P. S. Brown, a State Department economist (on leave), concludes that there is virtual certainty of uninterrupted full employment in the U. K. for at least a decade, and adds:

"The unfortunate aspect of this misapprehension is that labor unions, which mistakenly fear unemployment a few years hence, may not cooperate fully in the introduction of labor-saving machinery. Shorter working hours may be advocated on this account. It is also likely that many persons may cling to low-paid, but fairly

secure, jobs of the 'personal servant' type simply because they fear being unemployed in a few years if they take factory or other industrial jobs. . . . [Yet] even in the longer view there is a good chance of continued full employment in the U. K. because of the general recognition by a sophisticated electorate that unemployment can be avoided" by government economic intervention.

Mr. Brown, moreover, believes that, even if the United States should suffer a depression, Britain would have means of escaping its worst effects. If the U. K. maintains full employment for 15 or 20 years, Mr. Brown optimistically concludes, its industrial capabilities would expand by 50 per cent or more and its social order become increasingly stable. Labor productivity, though less than here, "would still exceed that of any other major country."

Labor hinders employment

AGAINST the predictions of the analyst, however, we have to face realities. In January the British Government had to employ troops to intervene in a food crisis created by a truckers' "unofficial" strike. Commented London's *Economist*:

"The Achilles heel of the new economics has always been recognized to be the absence of any assurance that full employment would not be wrecked by labor irresponsibility. . . . If, in conditions of full employment, the workers' productivity goes down, then all the fine promises of universal wealth that are based on full employment go out of the window. . . .

The conclusion seems to be reinforced that it is only when there is some unemployment that labor will behave responsibly enough to make full employment possible. . . . If it [the conclusion] is confirmed, it means that full employment in a free society is not, after all, attainable and that every democracy will have to choose whether it prefers stable employment at the cost of controls on the freedom of labor, or freedom at the cost of enough unemployment to maintain what is sometimes provocatively, but not inaccurately, known as industrial discipline."

This was before the



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The new National Guard is a Federally supervised force raised by the states. Its strength and composition, its training and efficiency are under the constant direction of officers picked by the War Department. There are National Guard units in every one of the 48 states, Hawaii, Puerto Rico, and the District of Columbia.

The National Guard

*** * * OF THE UNITED STATES * * ***

winter fuel crisis. How precarious the coal situation had been was revealed by official statistics.

Before the war, weekly average production of coal was about 4,400,000 tons; stocks on hand, 14,600,000 tons; and inland consumption, 3,500,000 tons.

In November, 1946, weekly production averaged 3,900,000 tons; stocks on hand—then rapidly declining—10,400,000 tons; and inland consumption, 3,800,000 tons.

Thus, with production and stocks considerably below prewar, consumption had been at a higher rate. Quality of coal has declined, too. Utilities need more coal than they would, were quality normal.

Shot away her investments

DURING the war we heard much about the U. K. having to strip itself of its foreign investments before lend-lease came along. The facts then seemed considerably exaggerated, to enlist American aid, but in more than one instance, the British case now proves not to have been overstated.

As part of the Anglo-Argentine monetary and trade agreement, Argentina has bought the whole network of British railways there, using for payment sterling balances accumulated as a result of wartime sales of meat and other products to the British. In effect, Britain turns out to have shot away its Argentine railway properties to fight the war, thus losing an annual income estimated by the British at \$40,000,000.

So elsewhere. An Indian weekly, *Eastern Economist*, discussing the question of India's large sterling balances, casts covetous eyes on Britain's investments. It holds that India's sterling balances can be used to acquire 2,500,000,000 rupees' worth of British holdings in India and it advocates, moreover, that such investments be culled with an eye to reducing the annual remittances to Britain for interest and dividends. Whenever possible the Indians would buy high-interest-yielding assets and costly management-agency rights. India still voices united opposition to substantial down-scaling of its almost \$5,000,000,000 of "blocked sterling" balances in London.

All this leaves the pound sterling in a weakened position for the resumption of convertibility called for this year by the terms of the American loan and by the dictates of prestige.

That the \$4,400,000,000 financial help extended by Washington in 1946 is not going to be enough to

see Britain through its reconversion emergency is a persistent thought. The possibility grows that the American loan will be exhausted too soon. To become self-supporting again, Britain must produce on a scale for which a modernized and strengthened industrial plant is indispensable.

One cause of the U. K.'s delayed comeback is its inability to buy here for early delivery all the equipment desired. Meanwhile, funds are being dissipated for such purchases as food and films, or are going up in "smokes."

During the last half of 1946—the loan's first semester—32 per cent of British dollar expenditures in the U. S. A. were for tobacco. Food, tobacco and films combined took 63 per cent of the dollars spent. Another 12 per cent went for oil.

Once the British get together on a plan for an industry, in view of the congestion of orders placed from all over the world with American manufacturers, it now takes from one to several years to get delivery of machinery.

Meanwhile, the demand for British goods from countries with disrupted economies, as well as from owners of the billions piled up in Britain during the war, means that to an uncomfortable degree, British sales bring no new foreign exchange, while purchases must be made in dollars. The British cannot refuse to sell to their old export customers merely because those customers cannot supply in exchange the goods Britain must buy. Nor can the British refuse to sell to owners of the sterling balances until such owners as India and Egypt agree to cancellation or funding of those balances. This is Britain's "hard currency" problem.

Some optimism seen

TRUE, the whole picture is not black. While the rise in American prices has reduced British buying power, the relatively lower prices in the U. K. give that country's workers an advantage in competition with American exporters. Moreover, the fact that the pound was devalued during the war has put Britain in a more favorable competitive position than in pre-war days.

These, however, are considerations mainly for the short run. Costs will go up. Already wage rates have outstripped productivity per worker, since the war.

The attitude of the British people themselves appears to an American to make the winning of the fight more difficult. The British

stamina and stoicism, which enabled them to endure that which had to be endured to win the war against Hitler, may be a definite handicap in the present crisis.

Last fall when I registered for a room in a hotel on London's busy Strand, I asked for one high up and away from street noises. The precaution was hardly necessary. There were no street noises comparable to those in America.

One goes about the crowded British metropolis in a taxi, through narrow thoroughfares where the traffic painfully follows some horse-drawn vehicle, yet there is no sign of impatience. The cab arrives at an intersection and waits for a seemingly endless stream of traffic to go by. Under comparable circumstances, the American taxi driver would work or fight his way into the flow of vehicles.

Maybe if the people registered more discontent about what they have to put up with, more would be done about it.

Take the British trains. With only one exception every British train I rode on was late anywhere from ten minutes to an hour.

No one complains

PERHAPS the reasons for unpunctual trains are good ones. What interested me, however, was that in not a single case did the British passengers complain.

This "don't-complain" attitude is certainly no inspiration to those who hope to hold public office or to improve their services. In any case, improvement would not be easy. The problems are not just financial, economic, political or social. They are all rolled together.

To unthinking Americans, the present British crisis may seem only a topic for passing newspaper and magazine articles.

It goes much deeper than that. It takes many lifetimes to restore balance in the world when a strong empire disintegrates.

For the past half century Great Britain's strength has tried to maintain a balanced world. As she goes down now, the United States inherits this task, with all its economic, political and emotional complications. By default, the status of the Dardanelles, hunger along the Rhine, disorders in a vacated India, and auction sales on the River Plate one by one become our problems.

Their solutions may well be more expensive and more difficult than any further efforts we may be required to make to bolster the groggy British economy.

Party Lines on Power Lines



ONE of the latest innovations in the field of communications is the utilization of electric power lines to carry telephone conversations along with their normal power load.

This means that dwellers in areas beyond the reach of existing telephone lines may soon be able to pick up the phone and talk to their city cousins.

Already the American Telephone and Telegraph Company has announced plans for the inauguration of power line service in six states: Virginia, North Carolina, South Carolina, Texas, Colorado and Washington. In recent experiments a limited number of Arkansas and Alabama residents, already telephone subscribers, were served temporarily by the new power line carrier system. An experimental project was scheduled for Vermont last fall.

At the outset, the equipment, manufactured by Western Electric, will provide a single channel for telephone service for each power line route. Six subscribers will be served by each channel. However, apparatus now under development is expected to provide six speech channels per route.

The high frequency telephone current, carrying conversation, rides along an electric power line, hops off at an appointed spot and onto a pair of telephone wires running into the customer's premises. Other necessary apparatus includes electronic equipment to create the high frequency current, and the telephone instrument itself, not unlike a regular telephone set.

This power line carrier system represents one of several new methods to provide telephone service in the more sparsely settled regions.

CROTTY-OPERATED RESTAURANT AT THE ALLENTOWN, PA., MACK TRUCK PLANT OF INTERNATIONAL MOTOR TRUCK CO.



"The Mack truck restaurant makes the job easier"

"Having good hot food at the Mack restaurant," says Harry Renninger, "makes the job easier." And since Mr. Renninger has been a valued employee for 18 years, he can speak for his fellow workers... who like the convenience of the company restaurant; find it "makes the job easier" in many ways.

As a feature of its labor relations program, Mack Truck uses Crotty Brothers' in-plant feeding service to make appetizing and nutritious food available to Renninger and his co-workers. Through a central cafeteria and food wagons that circulate throughout the big Allentown plant every morning and afternoon, 4,000 employees are served.

Mack Truck officials feel the advantages of having a company restaurant are helping their efforts to accelerate much-needed production. And their satisfaction with Crotty Brothers' operation is evident in their extension of Crotty service to their Plainfield, N. J., plant.

* From a series of case studies of in-plant feeding made by Richardson Wood, Industrial Analyst. A copy of his report on management's postwar opinions about employee feeding will be gladly sent free on request.

CROTTY
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OPERATING IN 15 STATES AND 37 CITIES



137 NEWBURY STREET • BOSTON 16 • MASS.

INDUSTRIAL RESTAURANT OPERATORS EXCLUSIVELY SINCE 1930

The Doll House Goes to Work

(Continued from page 54)
model is taken to the job, and the pipe fitters work from it directly!

Chrysler Corporation has given a fresh twist to the use of factory layout models. By painting production-line miniature workmen black and all other workers yellow, Chrysler time-study and labor-control officials are able to see at once the over-all proportions of both classes of employes. The model helps Chrysler maintain an intelligent and efficient balance within the working force as a whole.

Model for civic planning

LOOKING like the city itself seen from an airplane, the amazing model of downtown Los Angeles includes in its 24 square feet accurate reproductions of every building, tree, boulevard and back-alley in the central business district. A \$140,000 WPA project built to a scale of 1:600, this extraordinary

layout has removable sections, making possible the insertion of proposed civic improvements in model form so that planning boards and committees can see them as they will appear when completed. The model has proved of material aid in determining severance values and minimizing lawsuits.

So successful has this model been that Los Angeles has followed it with others, showing other portions of the metropolitan area. All important reconstruction projects in recent years, in fact, have been preceded by model studies.

"The time or money saved by the use of scale models to illustrate engineering projects cannot be measured," says Lloyd Aldrich, Los Angeles city engineer. "We have found it extremely valuable to make a model of any controversial section to show the relation of the new improvement to the adjoining property."

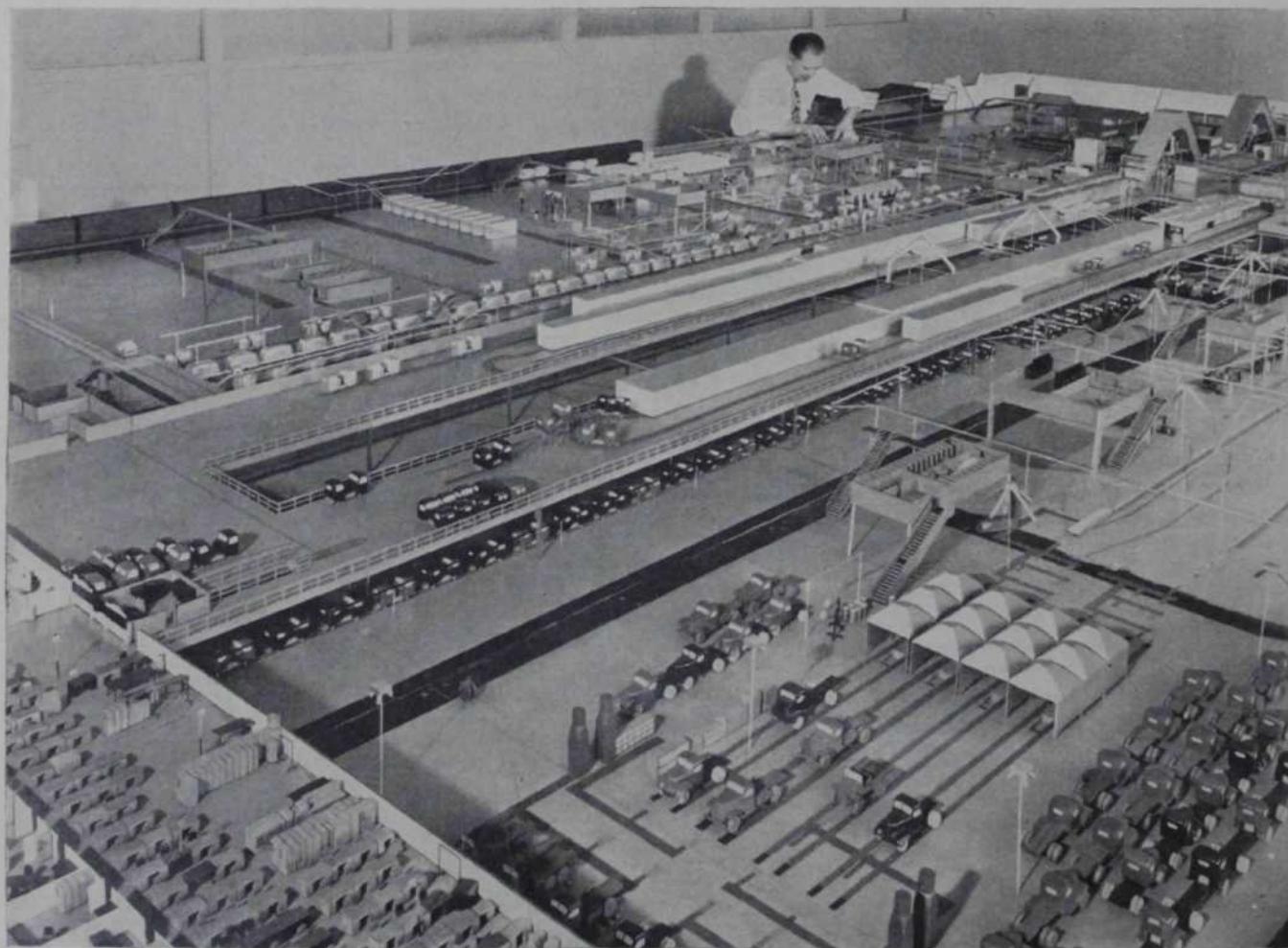
Manufacturers have for years

helped retailers present their products to the public, even to the extent of helping modernize store facilities, sometimes providing dealers with detailed blueprints of "ideal" store outlets. Using a specially built scale model which it calls a "Planoscope," the Alexander Smith and Sons Carpet Co. carries this type of service to its probable ultimate.

Tailored to customer's need

THE model makes it easy to tailor a new rug department to any customer's specific requirement. The dealer sends Smith the exact dimensions of his physical setup, and these are measured out according to the 1:24 scale of the Planoscope. Then, from the 250 piece model bank, consisting of beautifully finished miniatures of fixtures, sales aids, rug platforms, carpet roll stands, even mirrored columns and armchairs for customer comfort, a layout of the smart new department is set up and photographed. A set of these photos is then sent to the dealer.

B. F. Goodrich's Store Design and Engineering Division employs



The Dodge truck plant at Detroit in scale offers a fine example of the use of models

CHRYSLER MOTORS MAGAZINE

a highly flexible scale model for planning up-to-the-minute retail tire shops for Goodrich dealers. Sixty different sized salesrooms can be constructed with this model. Built to the scale of 1:12, it accommodates itself to almost any spatial problem, turning out ultra-modern tire shops for large and small cities alike, rapidly and efficiently.

Few articles of commerce are more unwieldy than an electrical distribution substation. Allis-Chalmers salesmen, however, are prepared to assemble even an elaborate one—in model form, of course—right on your desk! The value of layout models in selling something of this kind is obvious. In this case it boils down to providing the planning engineer with simple tools which enable him to use valuable floor space in the most efficient manner.

Long technical discussions are cut to a minimum; complicated sketching becomes unnecessary; so do arduous calculations.

With these obstructions out of the way, selling electric substations becomes as simple as selling automobiles, refrigerators or ordinary office equipment.

Improved on real thing

NATURALLY a model must resemble the "real article." Some recent models, however, take minor liberties with realism, thereby gaining enormously in usefulness. Transparent plastic models, for instance, sacrifice exact representation of exterior surfaces to make internal details available for study and discussion.

Bethlehem-Fairfield preceded the actual construction of its "Victory" cargo ship with an elaborate 18 foot acetate model that took five months to build. Piping, clearly visible through the plastic, presented no problem; nor did the efficient distribution of interior space.

Dewey and Almy's chemical plant models are made of transparent material so that jacketed kettles are visible, steam coils and mirrors can be seen inside reactors, and piping can be followed behind various pieces of equipment.

Working models of machinery, fashioned of transparent plastic, reveal once-hidden secrets of operation to scientists and technicians.

Allowance having been made for differences of strength, elasticity, etc., between the plastic and the metal to be used in the finished equipment, vital facts are learned

THERE'S A *Different ATTITUDE*



IN Mississippi

THE NEW FRONTIER

Everything necessary for successful industrial operation—raw materials, new markets, ideal distribution facilities, economical power, good climate—is to be found in America's "Number One State of Opportunity". But more important than physical assets is the 'different attitude' of Mississippi people. To them, industrial employment is a future, and they're meeting industry more than half-way by investing in buildings to house them. You'll have no public relations problems so long as your employees and neighbors share this attitude, and have a personal interest in your success.

There's a 'different attitude' toward visitors in Mississippi, too. Mississippians sincerely mean it when they welcome you to the "Magnolia State". Why not make this a business-pleasure trip? Bring the family and just rest, see the sights, or enjoy your favorite sport.



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MISSISSIPPI AGRICULTURAL AND INDUSTRIAL BOARD
New Capitol Building
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(BAWI Means Balance
Agriculture with Industry)

New York Office
1001 Two Rector St.



MISSISSIPPI

★ THE BAWI STATE ★

That's putting it MILDLY!

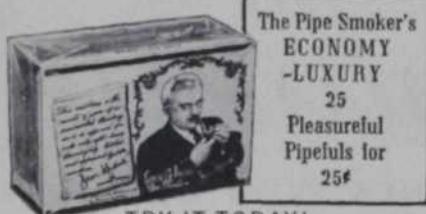


I discovered a new world! So what? For Philip Morris discovered a new world of smoking coolness in —

Country Doctor Pipe Mixture

The Pipeline to Perfection!

Exotic realm in rare tobaccos. A very happy blend of fragrance, mellow ness.



TRY IT TODAY!

If your dealer doesn't have it—write Philip Morris & Co., Ltd., Inc., Dept. C18, 119 Fifth Avenue, New York



Treat your whole family to a vacation in Quebec — where the charm of past centuries still lingers beside the most modern highways. A French-Canadian welcome awaits you in Quebec's modern inns and hotels. For maps and booklets write PROVINCE OF QUEBEC TOURIST BUREAU, Quebec City, Canada.

LA PROVINCE DE Québec

about the performance of the full-scale machine under load.

Performance studies of fuels and lubricants may be similarly made. Westinghouse has model bearings made of Lucite that yield the "inside story" of lubricating oils in action.

"One peek at these plastic models in operation often is better than weeks of mathematical calculation," says John Boyd, Westinghouse research engineer, who developed this application. "Oil colored with a red pigment is fed into the bearing model and the lubrication effectiveness quickly is apparent. We know at once whether the seals work properly, whether the oil passages are enabling a proper flow of the lubricant, and whether the relief points are located correctly. All this formerly had to be determined largely by trial and error."

Useful in teaching

SUCH models are natural instructors. Douglas Aircraft built a plastic working model which includes nearly every mechanical part of a C-54 aircraft. By handling the mockup and watching the movement of the fuel (dyed green) through the plastic, students obtain an immediate picture of what

while, they cannot assign a dollar-and-cents value to any specific model project. The reason for this, of course, becomes obvious after a moment's thought.

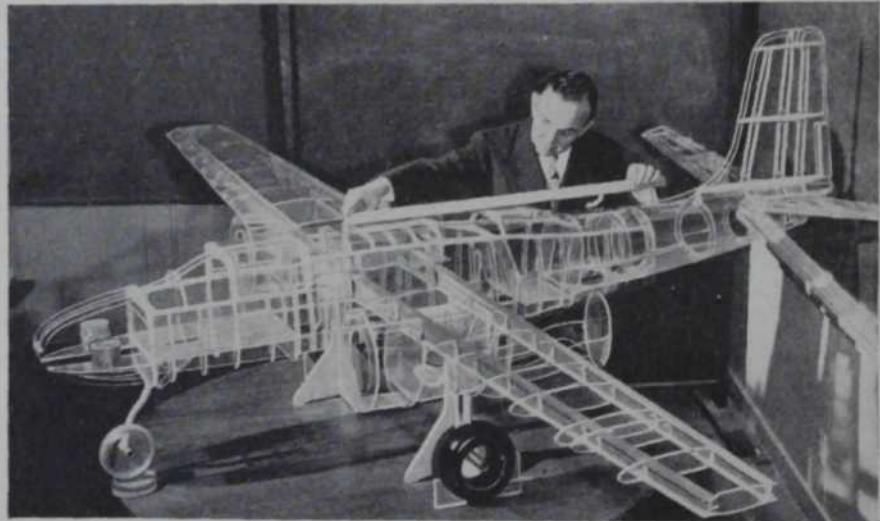
"It is tremendously difficult to assign actual dollar values to savings made with this sort of technique," writes Willard Alphin, Sylvania Electric engineer. "Who can say how much money it is worth to avoid a mistake which would cause inefficient operation during the life of a plant?"

Saves time and errors

A WESTINGHOUSE expert, however, permits himself the luxury of at least one actual, if cautious, figure:

"The use of (layout) models," he says, "is estimated to save approximately 25 per cent of the time on many projects. Furthermore, it has been demonstrated time and again that this type of planning helps avoid costly errors. You cannot figure how much time or money you save by avoiding an error, but you do know that errors on big projects are costly, and we do know that by this method many errors are avoided."

In any case, the use of models is certainly increasing. Large corporations now operate their own



Transparent models reveal behavior of parts and lubricants

makes an aircraft operate. Such a picture is impossible to gain from an examination of the exterior of metal pipes and housings supplemented by verbal descriptions.

Models are expensive to build. Before investing money in these "toys that tell," a business man naturally wants to know what he stands to save through such an investment. Though model users agree that the expenditure is worth

model shops, staffed with expert designers and craftsmen. For smaller firms there are model manufacturers, organized and equipped to provide models of almost anything, built to any desired scale and of any desired material.

Though costly to build, scale models have proved that it is often vastly more costly to embark on any sizable construction or engineering project without them.

Shall We Join the Cave Men?

(Continued from page 38)

which would result. Former fat municipal and state revenues would be stretched thin over the ribbon highways, but taxes would have to come from somewhere to pay for the migration and new public services.

Imagination can picture the abandoned present cities with bats in crumbling skyscrapers and squirrels in basements. New York city's clamoring 8,000,000 would shrink to 30,000 gnomes by area allotment. Shipping would be its only essential industry. Each morning, stevedores would scurry from homes in the silent subways to transfer the cargoes to trains or planes leaving for the safer outside. Instead of bringing the evening meal from a neighborhood delicatessen, mother might shoot a rabbit where once was Times Square.

Staggering cost

FOR industry and commerce, the burden would be staggering. Convenience to raw materials and cheap transportation to markets, former factors in economical production, would be ignored in picking locations. Many of the present production processes are impossible in small plants. The big city stores would disappear and the small shops with limited stocks would be more than ten miles from many settlers. It would be the same for schools, hospitals, churches and entertainment. It would be another industrial revolution, but backwards.

The social revolution would be even more appalling. Freedom, as we know it, would vanish, as government tells each individual where to live, work, and die.

Such spreading of life thinly over the entire United States does guarantee that no enemy could drop enough bombs to destroy all communications, industry and inhabitants but there would seem to be a question, whether the public might not prefer to stay where it is, taking a chance on a quick finish, rather than to start a new and untried way of life which it might not consider worth living.

The finishing touch to a national moving day is to burrow underground. The idea is not new. Hitler had an airplane plant in a cavern. We and other countries improved on the flimsy camouflage of the

previous war by putting munition dumps and storage bases underground.

While envisioning the possibilities, nobody goes so far as to suggest the life of a mole for all inhabitants, or boring tunnels for railroads and highways. Nor would all factories disappear beneath the earth's surface.

Until nature changes, underground work is practical for only a comparatively few persons. The farmers may raise mushrooms in cellars but the fields above cannot be abandoned. Somebody must grow the nation's food. Also families of workers in an underground plant, like those of miners, would have to be aboveground unless the streamlined dugouts were large enough to shelter an entire community.

The location of such plants would not remain secret long. In this country of unrestricted sightseeing, even a correspondence school spy could spot a plant and the number of employees who disappear into its underground entrance each day. The enemy would have more targets but would know where each was as easily as if it were aboveground. Nor is interment a defense against atom bomb attack. A concrete roof, five to 20 feet thick, may protect a plant from blast explosions, but the poison of atomic radiation would seal plant and workers for weeks as well as destroy everything, including their families, on the surface.

Some go underground

THIS does not mean that no underground installations are needed. If a war-essential operation is concentrated in one factory, interruption of production may be more costly than protection. Military supplies, particularly reserves of airplanes, rockets and atomic bombs, will therefore go underground. The costly lesson of Pearl Harbor and the Philippines proved that such reserves are an enemy's primary target.

Once an enemy starts tossing atomic bombs at us, we must have the material to answer back. It is to be hoped that, before then, we are equally well informed on the locations of his military installations and nerve centers.

A retreat to rusticity, even with the added touch of underground

factories, can go only so far in protecting industry. Transportation centers, tunnels and bridges still can be bombed, but the damage can be repaired and communications restored in time. Such prime targets as waterways, dams and levees cannot be moved and once blasted, are gone.

Our defense experts figure that Washington has high importance as a key target. The material damage would be relatively small, but a blow to the heart or brain of a nation would be paralyzing. If the heads and hands that guide its life, its records and plans, were destroyed in one surprise blow, the nation would flounder until others took over the controls. Senator Lodge, a baseball fan, would farm out a reserve vice president in the sticks.

Running for cover cannot be a total defense and may not be necessary except for certain vital installations. Defense depends to an unprecedented extent on the same scientists, technicians, laboratories and factories that developed the longer-range airplanes and more destructive weapons.

New weapons of war

SINCE hostilities ended, the world has been told of bigger and more deadly atomic bombs, of planes that fly at fantastic speeds, of guided missiles of great range and accuracy, of vestpocket size bombs that can be tossed over a transom and a "Don't Disturb" sign hung on the doorknob until everything within miles vanishes with a bang, and of many other "improvements" which would set humanity back to the Neanderthal age.

Bombs are more powerful and planes fly farther and faster, but many of the publicized advances in waging war are imaginary. Like all scientific goals, they may be possible but those who should know insist they will not be reached in the conceivable future. An ecstatic commentator recently divulged that the Soviet Union has six completely equipped airborne divisions which could land in the United States in a few hours.

The USSR may have the divisions but entraining, transporting and landing them is something else. After weeks of preparation, our Army flew one division from England to continental Europe. Nine separate air fields were needed for the take-offs, and the planes towing gliders had barely enough fuel to get back though the flight was only three and one half hours.

While bombs can start a war,

they cannot end one. The atomic bomb is war's most destructive weapon but, as always, wars are not won until the infantryman takes over with his rifle. The immediate problem for the United States, however, is how to meet the menace of bombs and their destructive force.

During the past war, emphasis was on improving offensive weapons. Even now less is heard about scientific methods of defense, and little of that comes from those who can speak with authority. One reason is that no country discloses its defense to a possible enemy. So much has been disclosed about the atomic bomb that any other nation's use of it will be limited only by material resources, manufacturing ability and desire to wage war. Defense still is secret.

New defense is planned

AMERICAN brains and strategy already have started building on the lessons of the past war to develop defenses against new weapons. That war ended dependence on eyes and field glasses or even airplane spotting to locate targets or to pick up an approaching enemy.

Electronic vision reaches to the farthest horizon; infrared rays pierce fogs and clouds; machines compute faster than human brains; bombs have their own eyes to guide their course, time their

destruction or even send back television pictures of where they are going. All this is labeled "push button" warfare. It sounds marvelous, and is, but years of trial may be needed before all the "bugs" are ironed out.

Remote control is used

IN AN account of the atomic bomb tests at Bikini, Vice Admiral W. H. P. Blandy describes small power boats that were in the lagoon. As soon as the explosion occurred, anchors were dropped, engines started, speed and courses changed to reach interesting spots, stops made to record radio activity, report the findings to a destroyer, try again or move on if they were satisfactory. All this was done by remote control from the destroyer. Science would like to direct a weapon with equal accuracy.

Science already knows how to locate approaching destruction. It did plenty of that by radar in the recent war. As a radar beam can travel 93,000 miles and report back its findings in one second, projectile velocities must increase tremendously before missiles will arrive ahead of the report.

With its uncanny penetration, radar is the first step in defense. It reports what is coming. Unlike radio, its rays do not curve through the air strata and its field of vision is limited to the horizon or even nearer obstructions. When sweep-

ing the skies for approaching danger, its radius of vision is increased but there is small chance of it locating moving objects 2,000 or 1,000 miles away. The defenses of London had a much smaller margin of time and distance but radar did its job.

Beyond evacuating part of the population and historical treasures, London could not be decentralized. Less than 100 miles from enemy rocket bases, it was within easy bombing distance. Not all the bases could be destroyed. So science found a way to tag and explode a rocket in the air. An airplane approaching with a cargo of bombs was even easier to spot.

Mechanical apparatus as uncanny as the invisible beam took over from there. Quicker than it can be told, radar had disclosed the course of the approaching missile, its speed and the arc on which it was traveling. Given this data, the mechanical computer, in 1/1000 of a second, selected a battery and sighted the guns. When the rocket hit the waiting ray, the guns let loose automatically.

Calculations out of date

IT ALL sounds very simple but those who know fear they are talking too freely in disclosing even this much about defenses for the next war. They realize that much more must be done. Calculations based on the size of the early atomic bombs and plane speeds already are out of date.

The military are confident that, with the cooperation of science and industry, adequate defenses will be ready should war come again.

To them, national security means preserving the peacetime economy which has made the nation great. Though a future war may bring economic and social disaster to all involved, they deplore voluntarily wrecking the American way of life in anticipation of a danger which may not materialize or which may be met by improved defense tactics if it does. Except for particular cases, they do not advise giving up the city home or building the new machine shop underground.

Our military experts regret that many persons are panicked by prophecies of doom which are based more on imagination than on present possibilities. At the same time, those planning our defense work in silence and secrecy, and the public—without more definite assurances of safety or survival—cannot be blamed for being impatient.





LONG THE SEACOAST, salt air did the mischief. In industrial centers it was smoke and fume-laden air. Aluminum screening didn't always stand up.

Aluminum research men tackled the problem years ago. From the many aluminum alloys they had developed, these Alcoa scientists chose the one best suited for weaving good, strong wire screening. But they found that corrosion sometimes occurred where wire strands crossed.

Other aluminum alloys were tried. Not good enough!

Finally, they decided to try a delicate "skin-grafting" operation like the one Alcoa Research had

performed on aluminum sheet. Alclad aluminum, it is called . . . used in World War II airplanes. It is made by "grafting" a layer of special, corrosion-resistant aluminum onto the surface of aluminum alloy sheet.

Alcoa metallurgists succeeded in doing the same thing with wire; they encased a wire bar of strong aluminum alloy in a tough skin that would stand exposure. This composite wire bar was rolled and drawn into fine wire. That did it! Produced long-lasting aluminum screening that doesn't stain the paint or light masonry beneath your windows, doesn't have to be replaced every few years.

It's another example of what

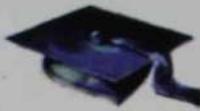
Alcoa Research has done to make aluminum better and more useful. You get the benefit of scientific research such as this in every pound of aluminum bought from Alcoa . . . the best source of the best quality aluminum for every purpose.

ALUMINUM COMPANY OF AMERICA,
2125 Gulf Building, Pittsburgh 19,
Pa. Sales offices in principal cities.

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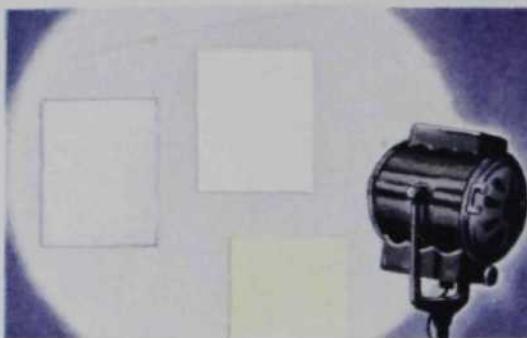


MORE people want **MORE** aluminum for **MORE** uses than ever



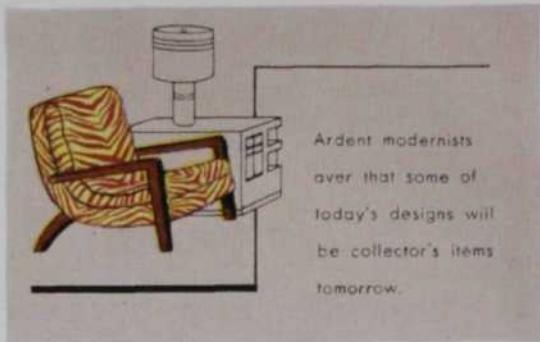
Test your word knowledge

of Paper and Printing



1. Brightness

- Incisive character of type
- Paper quality measured by whiteness
- Sharpness of outline in engraving



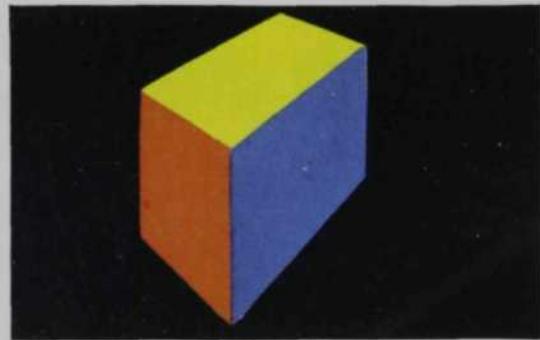
2. Widow

- Broken type character
- Underrun of paper
- Short last line of a paragraph



3. Highlight Halftone

- Ben Day
- Black halftone from color copy
- Halftone with no screen in the highlights



4. Printing Solids

- Over-inked areas in a form
- Type larger than 72-point
- Portions of plates for printing solid colors

ANSWERS

1 Brightness is that quality in printing paper measured by its reflectance under certain standardized conditions. Printers and buyers of printing who have long preferred Trufect* for brightness find sparkling new beauty and quality in the new 1947 Trufect.

2 Widow is a short last line in a paragraph. And just as an avoidance of widows is one mark of a good advertising piece, so printing on Levelcoat papers is another.

3 Highlight Halftone is a halftone with the screen dropped entirely out of the highlights for contrast. For clean halftone reproduction, print with Levelcoat.

4 Printing Solids are portions of plates used in printing solid colors. Even large solids print velvety smooth on new 1947 Kimfect*—a companion grade to Trufect. Combining dependable printability with economy, new Kimfect is a high quality paper for volume production.

For more effective printing, specify the new fully-coated Trufect and Kimfect. With a whiter, brighter surface, greater ink receptivity, they add a rich quality to fine printed pieces.

*Levelcoat**
PRINTING PAPERS



KIMBERLY-CLARK CORPORATION
NEENAH, WISCONSIN *TRADEMARK
1872—SEVENTY-FIVE YEARS OF FINE PAPER MAKING—1947

How to Be a Presidential Adviser

(Continued from page 48)

ing and important people and, as for the study, the facts are usually available—as are bright young men to write them up.

One publisher who recently went abroad on such an assignment was so annoyed when his carefully prepared report was perfunctorily shelved that he published it himself.

There are other compensations, too.

One retired hobbyist persuaded an heiress to marry him because, being close to the President, he qualified for a foreign post which would add to her social standing. He got the post. Then the heiress divorced him.

Another with similar aspirations failed to get his foreign assignment but did get to take his bride on a foreign honeymoon made pleasant by letters from the State Department introducing them in high places abroad.

Professionals may help

IT IS possible, too, that, being close to the President, you may—if you actually have ability—advance from amateur to semiprofessional standing and really contribute something to your government or your country.

Among the better known semiprofessionals were Norman Davis, Tennessee banker, and the late O. Max Gardner.

Davis was brought in touch with President Wilson by Wilson's brother, Joe, a Tennessee newspaperman, and George Harvey, the famous editor who was one of the first to espouse Woodrow Wilson for the Presidency. Thus he came to serve with Wilson at the Peace Conference, later to serve as undersecretary of state, and finally to go on roving ambassadorial assignments for Coolidge, Hoover and Roosevelt, the latter naming him chairman of the American Red Cross. Incidentally, all brother Joe ever got out of his brother being President was a publicity job with a Maryland insurance firm.

Max Gardner, who died as he was about to leave for the ambassadorial post at the Court of St. James, was a former governor of North Carolina and highly esteemed. He announced when he opened his Washington law office in the early New Deal that he was a "lobbyist." He didn't want any beating around the bush, he said. Yet he enjoyed Roosevelt's confidence, used to go to the White House for friendly chats. He is credited in some quarters with giving the New Deal its name. Mr. Truman brought him into the Government as undersecretary of the treasury.

But the best-known of all the semiprofessional "Presidential advisers" is doubtless Barney Baruch who first took up the role under President Wilson and has played it ever since. Although it has cost him several million dollars and caused him considerable grief, he credits it with increasing his long span of active life. He is now in his late 70's.

Baruch made \$1,000,000 in the stock market before he was 25. A native of South Carolina, he began cultivating southern senators and representatives before World War I. Their friendship made it natural that his name should come up when Woodrow Wilson was seeking a financier to head the War Finance Corporation in the first World War.

Republican investigation of his work for that organization kept his name before the public. It also led to some amusing by-play when he was called before the senate investigating committee after the war.

Before appearing to testify, Baruch told his friend, Eugene Meyer, that he had no fear of what he might be asked about his administration of the war agency but that he was worried about his answer when asked his occupation.

Meyer advised him that the investigators were loaded for him if he said "financier," but would be completely at sea if he said, "speculator." He did and the committee excused him after a few questions.

Help for congressmen

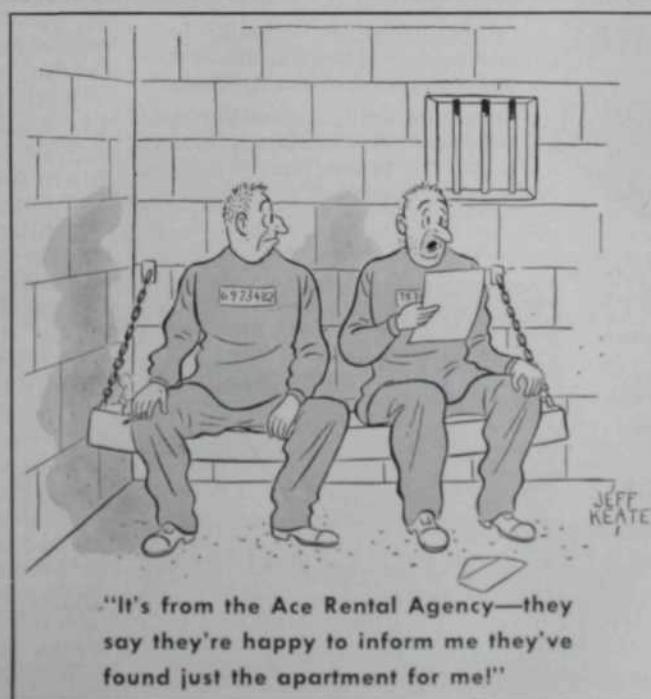
SINCE those days, Baruch has worked steadily at developing the role of "adviser to Presidents." Down over the years he has made himself a patron saint to southern senators and congressmen who almost invariably die poor. He has contributed generously to their campaigns and bailed several of them out of unsuccessful financial ventures.

He has befriended, in their earlier years, now prominent newspapermen who naturally sing his praises when the opportunity arises. He has made his South Carolina country place a mecca for up-and-coming members of Congress; he has become the mentor of many of them.

Presidents seeking to accomplish particular projects, and needing support from the opposition party, often use the device of bringing in an outstanding member of that party and having him make a "study" of it or something of the sort. Baruch was used in such capacities by Coolidge and Hoover.

If a man called in on such a job should make a report in conflict with what the President wanted, he would not likely be called again. For example, the Wickersham Commission gave Hoover a report on prohibition which was not to his liking. He had it reshaped before making it public and did not call upon the members again.

Paradoxically enough,





helping hands for industry

* The forty-three percent of total population of Kansas which represents the effective manpower age-group, 20 to 50 years, is intelligent, versatile and experienced. And for many years Kansas has ranked among the top states in literacy. Thousands of workers are skilled and experienced in various processing activities involving use of plastics, light and heavy metals and wood. Thousands more are familiar with operations and processes in aircraft manufacture, metal working, smelting, milling, cement manufacture, mining, metallurgy, the production of ceramics and textiles, petroleum production and refining, packing industries, laboratory techniques, foods processing and production of precision parts and equipment. This adaptability, versatility and experienced skill of Kansas workers is available to you from the day you establish operations in Kansas.

PEARSON

This Commission will welcome an opportunity to give you estimates as to availability of experienced manpower in any locality which might interest you. We will also provide information regarding availability of basic materials.

KANSAS INDUSTRIAL DEVELOPMENT COMMISSION

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REALLY

MEETS INDUSTRY HALF WAY

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You will find much of
interest in the brochure.
LET'S LOOK INTO KANSAS
Ask for it
on your letterhead.



Barney Baruch's role was subjected to the severest test in the long reign of the Democrats under Roosevelt.

In the 1932 preconvention campaign he financially supported Roosevelt's rivals. Also the young New Dealers considered him too conservative. Thus many times in the past 15 years when newspaper editors presumed that Roosevelt was relying on him for advice, the young New Dealers were gleefully conspiring to keep him from getting any closer to the throne than the secretariat, a conspiracy which Roosevelt mischievously countenanced.

Then, and by way of showing that once one has attained the role of "close to the President" he has got to keep on his toes to hold it, Baruch's genius paid off.

Resistance to good advice

ROOSEVELT had been constantly reshuffling his war agencies, and the newspapers were not yet satisfied. They were clamoring for an over-all agency to end the bickering and confusion. Roosevelt resisted under the impression that the Economic Royalists were trying to take the conduct of the war away from him.

Into this situation stepped Baruch. He convinced Harry Hopkins that Jimmy Byrnes, then on the Supreme Court and showing no desire to leave that security, was the man for the over-all job.

Roosevelt had confidence in Byrnes and readily acceded to Hopkins' recommendation, unaware that it came from Baruch. It was then that Baruch had to persuade Byrnes, a long-time close friend, to leave the Court.

With Byrnes' assuming the job of "assistant President," Baruch moved into the inner circle. With his hospitality, he moved freely in the glittering circle that came to Washington with the war. His South Carolina estate became a week-end retreat for the tired men conducting the war, including notables from abroad. Even Roosevelt relented and visited his place for a rest.

Thus, his reputation of Presidential proximity, threatened for awhile, came to be enhanced. Not long ago a talkative taxi driver was telling me of the prominent fares he had had.

"Marshall, Eisenhower, Myron Taylor, Senator Barkley, and Barney Baruch, the adviser to Presidents," he said.

Would you enjoy mention in this company?

Doctor for the Easy Touch

(Continued from page 51) personal expenditures and makes them see where they can cut or eliminate extravagances.

In still another case (and here's a tip for anyone) Jarmel will set up a man's estate so that his wife can see the complete picture of her husband's holdings and in this way avoid high legal and accounting costs at death.

The financially unstable person who stumbles along with money troubles, Jarmel contends, is a type. Generally such people are irresistibly generous, susceptible to flattery and high-pressure sales talk, and pushovers for an unsound project. Usually they've been successful too soon.

The dollars-and-cents doctor believes such irresponsible people shouldn't be permitted to spend money without guidance and "safety valves." One form of safety valve may be an arrangement with a firm to withhold part of a man's salary in a special savings account which enables him to provide for emergency payments.

Nationwide service

AN accountant by profession, Jarmel has been conducting his unusual practice about three years and has his hands full today. He has been functioning from his hotel rooms in mid-Manhattan but a few weeks ago his increasing clientele made him acquire a separate office in the hotel. Although he operates from New York, he is able to handle—chiefly by correspondence—the financial affairs of some clients from as far away as San Francisco and Chicago.

Jarmel has educated his money-muddling clients. "As long as you charge me with the responsibility of keeping you in sound financial condition," he tells them, "you can't make a major move with your funds without my knowledge and consent." If they refuse to cooperate, Jarmel drops them.

"Most of them play ball," he says, "and they love it. If they've been used to having their own way, they forget it—once they see that my system pays off."

So dependent on Jarmel are his clients that they are apt to phone him to ask, "Can I afford to buy a fur coat this year?" or "Will you let me spend \$200 on a gift for my wife?"



The first unbiased study of farm magazine readership

Surprising new facts about advertising to farm folks

What is different about Farm Paper advertising appeals? What editorial features get top attention and how does position influence farmers' reading habits? You will find help in answering these and a hundred other perplexing questions in the first study of Farm Publication Readership. The Advertising Research Foundation chose The Ohio Farmer, in the progressive *Golden Crescent*, for this important survey.

Advertisers in the Farm Field will find much of vital interest in this study. All advertisers and their agents can learn new facts about the reading habits of farm folks which will suggest new ways to reach this profitable market.

The Ohio Farmer Survey clearly demonstrates the powerful effectiveness of

well-written Farm Publication Advertising. It shows the amazing uniformity of readership by men and women, proof that each member of the farm family is interested in all phases of farm operation, living as they do, in the midst of their "factory". It shows, too, the receptiveness of the substantial, concentrated, eager-to-buy *Golden Crescent* market.

Be sure to see Study Number One of the Farm Market—The Ohio Farmer. Write or wire if you fail to receive a copy.

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The Golden Crescent

"Your distribution may be national,
but your selling is always LOCAL"

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OHIO FARMER
CLEVELAND

MICHIGAN FARMER
EAST LANSING

PENNSYLVANIA FARMER
HARRISBURG

The Wagon and the Star

(Continued from page 39)

business organization. It must be a business organization—plus.

The time was when the Chamber professed rather insistently that it was *only* a business organization. In those days it was the practice to test all proposals for Chamber activity against the one touchstone: "Does it affect business?"

If the proposed activity was directly and plainly related to the business mechanism, it was accepted as something properly within the sphere of the organization. If not, it was cast into outer darkness.

Perhaps that point of view was necessary in the days when the organization was new and feeling its way. Then a sharp and limited standard against which to measure proposed activities was necessary. But times change, and institutions change with them—or die.

Business is no thing apart

ALTHOUGH it is maintained primarily by business men and must always concern itself mainly with problems that affect business, the Chamber could not live if it were only a business organization. In the first place, business cannot segregate itself from the rest of the economy. No one can say, "Business wants this or that; business demands this; business opposes that," as though business were a completely organized, self-contained, like-minded, unitary body of some sort.

In the first place "business" is made up of men—primarily men who make or sell something. But such men are also parents, consumers and taxpayers. Lawyers are also business men. So are bankers. So are farmers. So are labor leaders who employ hundreds on their staffs and manage an investment of millions. And what about the laboring man who owns his home, has some bonds and holds some stock in the company for which he works, or in some other company?

Obviously, in an economy where every element is interdependent with some other element, nearly everyone is a "business man" and "business" is not the exclusive property of any one group, however outwardly they may appear to be "business men." Nor can a group

of people who call themselves a business organization hope to prosper if they ignore the prosperity, the progress, the freedom, and the general welfare of all the people of the United States. The business segments of the economy—taxation, finances, manufacturing, agriculture, and the rest—are but symbols of that general welfare. Business can't be "good" if the country as a whole is "bad."

The Chamber, therefore, is an organization with a business point of view and is concerned about the future of this whole country. That country has no "business" future. It just has a future.

If that future is good, if we continue to maintain our representative form of government and our national solvency, and if production, wages, employment and profits are high, then "business" also will be "good." If the future is "bad," if we lose our freedom, become insolvent, and sink to low levels of production, income and profit, business will not just be "bad." It will cease to be anything at all.

When, therefore, "business" works for a balanced budget, for debt retirement and for reduced taxes, it is less concerned with the immediate short range effect of those things on "business" than with their long range effect upon the country as a whole.

When it takes an interest in the

important matter of labor-management relationships, the Chamber is not appearing as management's champion against labor. Laboring men, too, whether they realize it or not, are part of the business process. Wages, continuity of employment and job security all depend on whether business is good or bad. Business will not be "good," and the economy will not operate smoothly, productively and profitably, if warfare between labor and management results in paralyzing strikes and other work stoppages.

Peace and prosperity

MEN in the Chamber know that bad and stupid management policies are just as harmful as bad and stupid labor policies. They want industrial peace, because that is the way to production, and production is the way to prosperity for both management and labor, as well as better goods at lower prices for the general public. And the general public includes, of course, both management men and labor men.

The call for revision of certain laws that have governed labor-management relationships is not a plea that labor be punished or that management be given advantage. On the contrary, it is a simple appeal for justice. There was a time when labor was the under dog—weak and unorganized. Organization, changed public sentiment and more enlightened management attitudes have given labor many social and economic gains. It should not be deprived of those gains.

There is no public sentiment in favor of taking away those gains. Only labor itself can destroy the position it has won.

But labor is no longer the under dog. In these days of friendly public sentiment, generally enlightened management, and union treasuries that contain millions, it is absurd for labor to continue the plea that it is weak and helpless and, therefore, must have one-sided laws to "protect" it. If labor wants to maintain its position, it will do well not to get the public to laughing at it.

What the Chamber wants for labor is profitable and steady employment. For management it wants profits and dividends. For the general public it wants more goods and better goods at the lowest possible prices.

And what it wants for the general public is more important than what it wants for either



management or labor. The Chamber is a business organization—plus. Economic groups will survive only if the country survives.

The operation of the economy—the making, selling, financing and transporting of goods and services—that's the wagon. The welfare and permanence of the nation—that's the star!

Value of education

BUSINESS—plus? Yes. Take education. It is not ordinarily regarded as "business." Three years ago the Chamber set up a Committee on Education. Its job was to ask and try to answer the question, "Does education pay?"

Everybody agrees, more or less sentimentally, that education is a good thing. It makes for greater cultural and esthetic sensibilities. It makes for a greater enjoyment of life. Sure. But what about its economic contribution to society? Can it be shown that higher educational standards make for higher material standards?

Putting it bluntly, do people buy more radios, install more telephones, use more electricity, have better homes, subscribe to more magazines in areas with high educational standards than they do in areas where the opposite is true?

There, too, the motive was not just commercial, although it was expressed in commercial terms. But after all, no amount of esthetic appreciation is worth much unless you have something to be esthetic about—music, entertainment, comfortable homes, cultural impedimenta. The appeal was commercial; the activity was directed in the immediate interest of two groups—educators and purveyors; but the public welfare, the safety and development of the whole country through better education—that was the objective.

By every standard they could apply, the men who studied the question were convinced that better education does make an economic contribution, as they pointed out in their report, "Education—an Investment in People." It upgrades management skills and industrial aptitudes. It increases what some one has called "yearning power." It makes for good business as well as good citizenship.

Convinced of that, the Chamber set out doing something about it. It enlarged its staff, created visual material, carried the message into hundreds of local communities. Today more than 1000 chambers of commerce have committees on education which cooperate with

local educational authorities and school boards in helping provide better educational facilities for their communities.

More education; higher earnings; greater buying power; more goods and services. Who benefits? Everybody. Better citizenship, higher levels of intelligence applied to public problems. Who benefits? The country.

Education is the wagon. Freedom is the star.

Trade is the essence of commerce; it is the principal fact of our economy. Only when men learned how to trade were they freed from the need to provide with their own hands everything they used. With trade came specialization, and out of that grew civilization.

Ours has always been a trading nation, and our foreign trade, representing a tenth of our annual income, may often mean the balance between prosperity and adversity, between high employment and unemployment. And so the Chamber is interested in international trade—and the laws and practices that govern it, in the governmental policies that affect it. There are good, sound, practical reasons for such interest. It serves American business generally by its activities in this highly complicated field.

But is that all? Where's the star in this case?

Trade and world affairs

TRADE, as history shows, is a civilizing agent. It is also a source of international trouble. Wars have been fought because of conflicting trade interests. So, if trade is to be an instrument of peace, Americans must be interested in something more than trade. They must concern themselves with international affairs, as well as with the symbols of export and import. They must be interested in what goes on in the United Nations, what happens in the reshaping of Europe, what emerges in China.

To promote this interest, the Chamber has a Committee on International Political and Social Problems. It maintains a permanent observer at United Nations headquarters. For increased good will and understanding among the nations of the Western Hemisphere, it maintains the staff and headquarters for the United States Section of the Inter-American Council of Commerce and Production. It also supports the work of the United States Associates of the International Chamber of Commerce, and for many years main-



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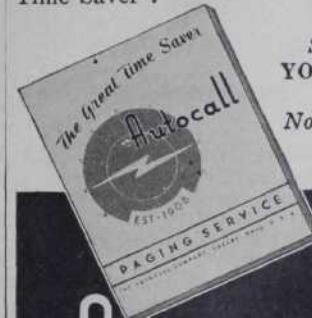
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tained the American section of that body. Its representatives participate in the deliberations of the International Labor Organization.

In a world which is growing smaller, the United States must henceforth act a part on the world stage. Whether we like it or not, we have world commitments and responsibilities from which we can not possibly retire, even if we were so minded, which we are not. Through the Chamber of Commerce of the United States business men are contributing their share of leadership as our country performs its part in the world drama.

Trade is the wagon. Peace is the star.

Business and America

VIEWED against these broad objectives, the various segments of the Chamber's day-to-day work fall logically into place. Taxes, construction, manufacturing, distribution, foreign commerce, natural resources, agriculture, transporta-

tion, insurance—all these are simply parts of a vast mosaic. Each is important in and of itself, but its full significance comes only when it is viewed as part of the whole picture. That picture is not "business" alone. It is America.

A federation of more than 2,500 business and community organizations, with more than 1,100,000 members in every state, every city, almost every small town in America, must be an institution of big plans, of wide horizons.

It must work for business, yes, but its real job is to work for the preservation, the perfection and the enlargement of a system of freedom under law—the system that has made possible the great progress which our country has achieved, unmatched in human annals.

The machinery of a vast, democratic and powerful business organization—that's the wagon.

The peace of the world and the progress and prosperity of all our people under freedom—that's the star!



The Desk of Tomorrow

THE expression, chained to a desk, has long connoted something unpleasant. However, recent developments in the office furniture field are expected to alter, if not reverse, this attitude.

Setting the pace with their "Desk and Chair of Tomorrow" is the Wood Office Furniture Institute whose postwar number is as easy on the eyes as it is on the rest of the occupant.

Made of matched veneer blond mahogany, the legless desk is supported by pedestals, resting on runners. Its height and its footrest

are adjustable. Within easy reaching distance are such innovations as built-in radio, ash trays, dictating machine, electric shaver and personal safe compartment.

The matching chair is upholstered in leather. Of adjustable height, it has a foam rubber cushion and an improved mechanism for permitting the occupant to tilt back without raising his feet.

The features in this style-setting model will be incorporated in the future not only in executive models, but also in the general run of wood office furniture.

To the Health of the Workers

(Continued from page 60)

up a bench in the northwest corner. Then he practically blew the top of his head off with a sneeze.

An industrial engineer found that, at a considerable distance, a machine was using materials which gave off malevolent fumes. Through an architectural quirk, fumes were carried around corners. That is a succinct statement of the improvement in industrial hygiene as a result of the war, but it tells only a part of the story.

A maker of synthetic stockings turned out thousands of pairs in which a black stripe, designed to emphasize the symmetry of the wearer's leg, had been woven.

"The dyes," reported the maker, "had been subjected to every test we had ever heard of."

But presently there came reports that some handsome legs had developed skin irritations—lumps, itches and red spots. The retailers took the stockings back and the manufacturer took the issue off the market. But so few complaints had been made that an extra check was set up. After all, some of the girls might have been exposed to poison ivy or have been wearing some other maker's stockings. After a long search, two women were found but no other complaints had been registered from their city.

Black market product

"IF you'll tell us where you bought the stockings we will call in all remaining in the retailer's hands. First we must identify the retailer," the maker said.

"We won't do that," said the girls, "because we bought them on the black market."

Some fishermen who had been profitably engaged off the Atlantic Coast in bringing in cargoes of fresh fish for which there was an almost passionate demand came down as one man with an irritant rash. It had never happened before and no one could account for it. After a search for possible causes the Public Health Service learned that the fish had been feeding on a small crustacean which was somehow responsible. There wasn't anything to do about it except to stop taking the fish until the crustaceans got well.

Not only do the larger industries recognize the dollar profit to be found in protecting the health of the workers, but some of them

have extended this interest. Only about ten per cent of the days lost through sickness are due to occupational causes, but the total time lost annually by workers because of sickness adds up to more than 500,000,000 man-days. That was sufficient, in effect, to close down 1,000 factories each employing 1,000 workers, for the full year.

Workers also lose

THE importance to industry is not merely that this loss of sick-days interferes with production, but rather that the men and women did not have the money to spend which they might have earned.

Industry is cooperating with the Public Health Service in many cities to improve health conditions. The United States Chamber of Commerce, as well as the local chambers, have long been active in this field. There are 41 state industrial hygiene units.

"The work of these units," says Dr. James G. Townsend, "is a direct contribution to the cause of public health. Where this service reaches, plants are being surveyed and hazards eliminated. Existing plants are investigated, recommendations are made affecting the construction or expansion of plants, and for the promotion of medical services for workers and the education of management and employees.

"The medical services available in small plants, which employ 500 workers or fewer, is proportionately diminutive."

About 59 cents of each dollar spent by the various state units comes from the federal treasury. The 79th Congress added \$1,000,000 to the existing appropriation, making a total of \$2,500,000 for industrial hygiene. To combat non-occupational disabilities and so raise the level of health, especial attention is paid to plant housekeeping, sewage disposal, safe water and milk supply, restaurant inspection, inoculation against communicable diseases and adequacy of medical facilities. These activities are also subsidized in part by federal grants-in-aid.

And just a thought to take home. The cost of illness in the United States is estimated as about \$10,000,000,000 annually.

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Reading for Pleasure or Profit...

"Empire in Green and Gold"

By Charles Morrow Wilson

THE banana plant, with its purple blossom, matures quickly; in fact Jamaicans say that you can hear it cry at night, from the pain of growing so fast. Easy enough to raise, the fruit presented a host of problems to banana traders in the 1870's, pioneer heroes of "Empire in Green and Gold" (Holt, 257 4th Ave., New York; \$3.50).

Tropical pestilence plagued the early banana farms. Floods destroyed them, and the fruit itself, once cut, would rot on the long trip to the United States if harvesting and transport were not perfectly timed. This book tells how three Americans, risking life and fortune, faced these dangers and founded a banana kingdom in the Caribbean tropics. They were Andrew Preston, Yankee trader; Minor Keith, the Texan who built Costa Rica's railroads, and Lorenzo Baker, a skipper from Cape Cod—principal figures in a great network of trade which became, in 1899, the United Fruit Company.

United Fruit now runs the "largest farming enterprise in the Americas." "Empire in Green and Gold" goes on to describe its astounding growth, how it became a commercial titan, dominating the lives of 30,000,000 in Middle America, a colossus of trade, dealing not only in bananas but in pineapples, mahogany, cacao and sugar cane. Today, Charles Wilson says, United Fruit is a great progressive influence south of the border, teaching new methods in agriculture which can remake the standard of living.

"This Is My Story"

By Louis Francis Budenz

EX-EDITOR of the *Daily Worker*, Louis Budenz turned against Communism in 1945 and re-entered the Catholic Church. As a young man, he had believed that the labor movement was the best place to practice Christian charity; he be-

came a publisher of leftist periodicals, was sucked into the intrigue of radical factions, and finally yielded, in 1935, to the seductions of the Party.

Ten years of slow suffocation in the CP provide Budenz with material as vivid as a nightmare for "This Is My Story" (Whittlesey, 330 West 42nd St., New York; \$3). His exposé of American Communism is authoritative, for Budenz was an intimate on the ninth floor of 50 East 13th St., New York, where instructions were received from Moscow.

Communists, he tells us, live in unending terror of agents of the Soviet secret police, who materialize suddenly in New York with orders or punishments for all, even the supposed heads of the Party. This fear, and the intellectual depravity of minds twisted with following the party line, make the American Communist a sick man. Budenz describes a sort of Communist neurosis, marked by a hatred of all things American or Irish, an irrational love of secrecy, conspiracy and false names for their own sake.

Budenz decided to leave the Party when Earl Browder left it. Browder, he says, favored Allied cooperation. But a signal from Moscow in 1945 made clear that this was no longer Soviet policy, and Browder was disgraced. Since then, Budenz believes, the Russian program has been to wage an undeclared war.

"The Coming Crisis"

By Fritz Sternberg

THIS economist is unorthodox, but challenging. His grim prophecy deserves reflection. Sternberg foresees a depression, after backed-up demand has been satisfied, from which the country will not easily recover.

The old and comforting laws of business cycles, he says, no longer apply. The depression of 1929 was

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Fred Christoph, Asst. Mgr.
Foreign Commerce Department

the first to take place under modern conditions, and we never really overcame it until war brought an artificial prosperity.

"The Coming Crisis" (John Day, 2 West 45th St., New York; \$3.50) contends that the next catastrophe will be more serious than any before and that we will be tempted to overcome it by resorting to a war economy, like that which proved so prosperous after Pearl Harbor. Defense preparations might become the basis of economic health and, to increase and justify them, we might drive ourselves into another war.

"Pirate Laureate"

By William Hallam Bonner

IT seems that the notorious Captain Kidd was hardly a pirate at all. Pirates were thick on the East Coast, and New York trade in 1690 depended heavily on piracy; but the captain himself was a solid citizen, with property on Wall St., when King William commissioned him as a privateer, to sail against the French and brigands.

Probably Captain Kidd did weaken, yielding to a mutinous crew off the coast of Malabar, and attempt a little unsuccessful piracy himself. Certainly he was guilty of drinking fruit punch with the pirates of Madagascar, who had established there an ideal society called Libertatia. But when he returned to New York malicious gossips exaggerated his crimes. Sent to England for trial, he was hanged for political reasons.

Kidd's life and legends make delightful reading once more in "Pirate Laureate" (Rutgers University Press, New Brunswick, N. J.; \$5), and here, for the pirate-enthusiast, are documented facts.

"A Halo for Nobody"

By Henry Kane

HENRY KANE, in his first effort, introduces one private-eye Peter Chambers, whose fondness for hard liquor, hard women and hard blows makes him at least runner-up for the "hard-boiled" sweepstakes, and a likely perennial.

Nicely plotted, "Halo for Nobody" (Simon and Schuster, 1230 6th Ave., New York; \$2) gives the sordid inner story of one of 5th Ave.'s most exclusive jewel shops. Blackmail, theft, murder and mayhem should never disturb its chaste interior but they do. Kane, once a lawyer, knows well both the upper crust and the lower depths of crime, and handles criminal lingo with ease.

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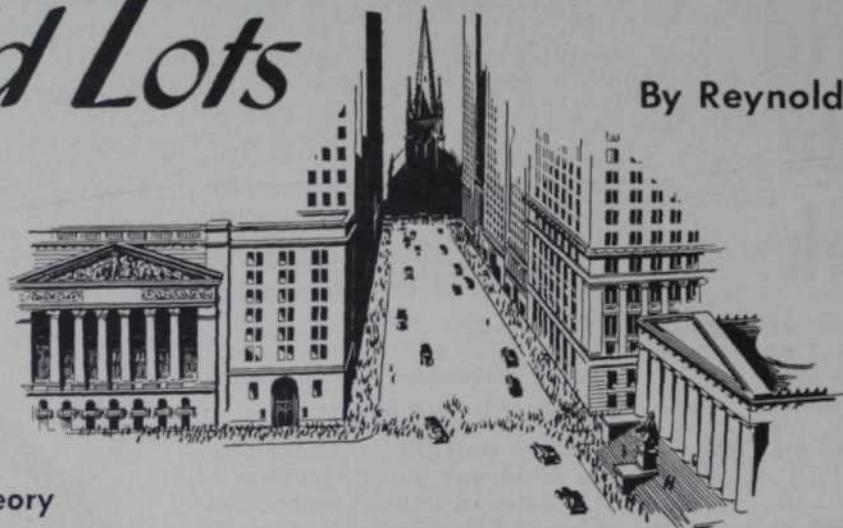
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Odd Lots

By Reynolds Girdler



Thus Saith the Theory

WELL, the Dow theory has reared back and passed another miracle. In February, the more orthodox of the theory's interpreters announced the end of the bear market, the beginning of a new bull market.

That did it. That pronouncement set off the old argument between those who cling to the theory and those who scoff at it.

No financial writer in his right mind would attempt to explain the Dow theory in a space as cramped as this column. Besides, that has already been done brilliantly by such Dow exponents as the late Robert Rhea, and Tom Phelps and George Shea, past and present editors of *Barron's*. But the history of the theory in the Street is interesting.

William Peter Hamilton was Dow's great disciple. It was Hamilton who wrote the prophetic "Turn of the Tide" editorial in the *Wall Street Journal* in October, 1929. At that time the Dow-Jones organization (*Wall Street Journal* publishers) had an investment trust for employees. Did its managers liquidate their portfolio, as good believers in the theory would have done? They did not. They remained fully invested. So the theory at that time was an orphan even in its own home.

Came then late 1937 when Dow theory practitioners announced the beginning of a new bear market with the averages near the five years' high. The bear market came as foretold and ate up all the unbelievers' profits. This caused a rush to the theory. Chartists appeared in brokerage firms that would have never allowed one inside the doors prior to that time. The great vogue of Robert Rhea

was born. His subscription lists mounted into the thousands.

Now Dow theorists blossom all over the place. But the latest pronouncement has given those who scoff at the theory renewed ammunition. Only the future will tell who is right this time. But as long as there's a Wall Street there will be differences of opinion between intelligent people. That's what makes a market.

* * * * *

Wall Street Navy

MANY a Wall Streeter was aboard the heavy fighting carriers in the early Pacific engagements. This is because that famed first class at Quonset, which was hustled into duty, was largely recruited from the Street's big banks.

But thousands followed that little pioneer group. And one of the reasons for the follow-up was Charles B. Harding of Smith, Barney & Co. Harding, a great-grandson of Jay Cooke (Civil War financier) is a West Point graduate. Naturally, with the outbreak of war, he first tried to get back in the Army, was told there was little need for elderly ex-Army men.

So Harding tried the Navy. For years he had been interested in aptitude tests. (Once his studies showed a relationship between poor handwriting and genuine skill at blacksmithing.)

In April, 1942, he was responsible for the introduction of a good many of the aptitude and other screening tests the Navy used in selecting officer candidates. To supervise these tests he scoured the country for experts in the science, brought them into the service.

He went into the Navy as a lieutenant. But now he's Captain Harding (U.S.N.R.) and can wear the Legion of Merit ribbon.

* * * * *

Picture Show

THEY'VE made a sound-slide film in Wall Street of the odd lot business. At least Carlisle, Jacquelin, one of the two big odd-lot firms, has done so. An "odd lot" as you probably know is Wall Street jargon for less than 100 shares, the regular unit of trading on the Stock Exchange.

The odd-lot business is of particular importance to millions of persons, since most investors own their shares in odd lot amounts. Example: 90 per cent of the holders of AT & T common own fewer than 100 shares. The picture, just recently previewed, is a good one. Produced to explain this specialized business to the trade, it graphically pictures the elaborate safeguards which protect the investor down to the last eighth of a point. But much of this professional picture would be lost on the average person. So the job of telling the public remains.

* * * * *

West of the Hudson

"WALL STREET is selling," the headlines shriek when the market breaks. "Wall Street is buying," say the headlines when the market roars upward. Thus it is easy for the public to get the impression that the Street dumps its losses on the public in bear markets, hogs all profits in bull markets.

Well, it just isn't so. And now



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To most Americans, Hollywood is a heavily-capitalized land of superlatives. Strong and established, it is universally recognized as the movie capital of the world.

It was not always this way. There was a time, a short thirty years ago, when the superlatives were still to be realized, a time when the existence of the movies as a great entertainment medium was limited to the minds of a few men of imagination and enterprise.

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the Stock Exchange is about to gather data which will disprove these specious conclusions. Curiously, the Exchange is getting the information for another purpose entirely.

It has asked all member firms to report their buy and sell orders for one week by *states of origin*. Once that data is gathered, you can clearly see just who buys and who sells. It should then be plain to anyone that people in Arkansas, and Arizona, and Ohio are buying and selling along with people in New York. Then you will know just how much security activity goes on in *your* state.

The Exchange is getting this information as part of its study of the possibility of extending trading hours. California has become a big and active investment market. And some Californians believe this importance should be recognized by tuning New York Stock Exchange hours a little bit closer to the West's working hours.

* * * * *

The Follies

ONCE AGAIN the financial writers' show was a great success. This time the Wall Street scribes introduced a new wrinkle. On the stage they assembled such bigwigs as: Allan Sproul of the Federal Reserve; Colonel Pope of The First Boston Corp.; Fred Gurley of the Santa Fe; Bill Martin of the Export-Import Bank, and Bob Young of the C. & O., to mention only a few. This billion-dollar chorus then was called upon to render a song to the tune of "Maryland." It was rendered.

* * * * *

Strikes and Unions

WILL Wall Street be unionized?

Judged by newspaper headlines, it would look as though unionization was proceeding apace in the Street. But brokerage partners and officers remain calmly confident that the movement will make no great headway. This confidence is understandable, even if the future proves it to be based on an illusion. Many other industry leaders took the same attitude toward early unionization efforts.

But Wall Street leaders advance a reason for their confidence which is unique in industry. It is this: security firm employees know from hour to hour exactly how much money the firm is making or losing. As a result, union organizers cannot exaggerate profits to the men and women in the cages as they

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can to employees of railroads or steel mills. Therefore, according to Street leaders, union organizers must work without benefit of promises to obtain higher wages. Street employes know that when the profits are there they get bonuses; when there are no profits, everybody eats sandwiches.

* * * * *

Wholesale Men

THE COMMERCIAL traveler is a time-honored figure in American business. But, until recently, Wall Street had none. That gap has now been filled by the wholesale men who represent the mutual funds.

The mutual fund is an improved, modernized version of the investment trust which first gained acceptance in the late 1920's. They bring to the small investor the opportunity of participating in a diversified portfolio managed by full-time professional investment counsel.

This is a service of no small consequence. But it takes continual selling. The wholesale man drums through his territory, trying to persuade local dealers that his particular fund is the best. The sales literature he packs around is prodigious.

In the past three years, the wholesale man has done well. Usually he operates on a drawing account and commission basis. And commissions have been great. So good, in fact, that some financial commercial travelers have made as much as \$50,000 a year.

Lumped together, mutual funds now have assets of some \$1,300,000,000 owned mutually by more than 530,000 people in every state.

* * * * *

Massoletti's

PEOPLE who don't know the working habits of the financial districts are fond of using the phrase "bankers' hours." They mean the ten-to-three hours of the New York Stock Exchange. But Wall Street works a long day. For proof, drop into Massoletti's Restaurant any night around seven o'clock, and see the many security men eating dinner there before going back to the office to finish the day's work.

The present Massoletti's—at 70 Pine—has been open only about ten years. But Massoletti opened his first place on Water Street 26 years ago.

Speaking of his new place, Massoletti says, "We opened with the ropes up, and we've never taken them down." He serves an average of 4,000 persons every day.

San Diego



A Big Market (550,000)
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Statement by Mr. E. H. Hubbell
President Mrs. Hubbell's Western Bakeries:

"When Mrs. Hubbell's Bakeries, wholesale cookie and cracker bakers in the East for 11 years, decided to open a Western plant, San Diego won hands down. First was the market . . . 550,000 in the county . . . 4,500,000 within 200 miles. Second, we found a surplus war plant that filled our exact needs. And third, Mrs. Hubbell and I will enjoy the perfect year 'round climate the rest of our lives."

SAN DIEGO OFFERS...

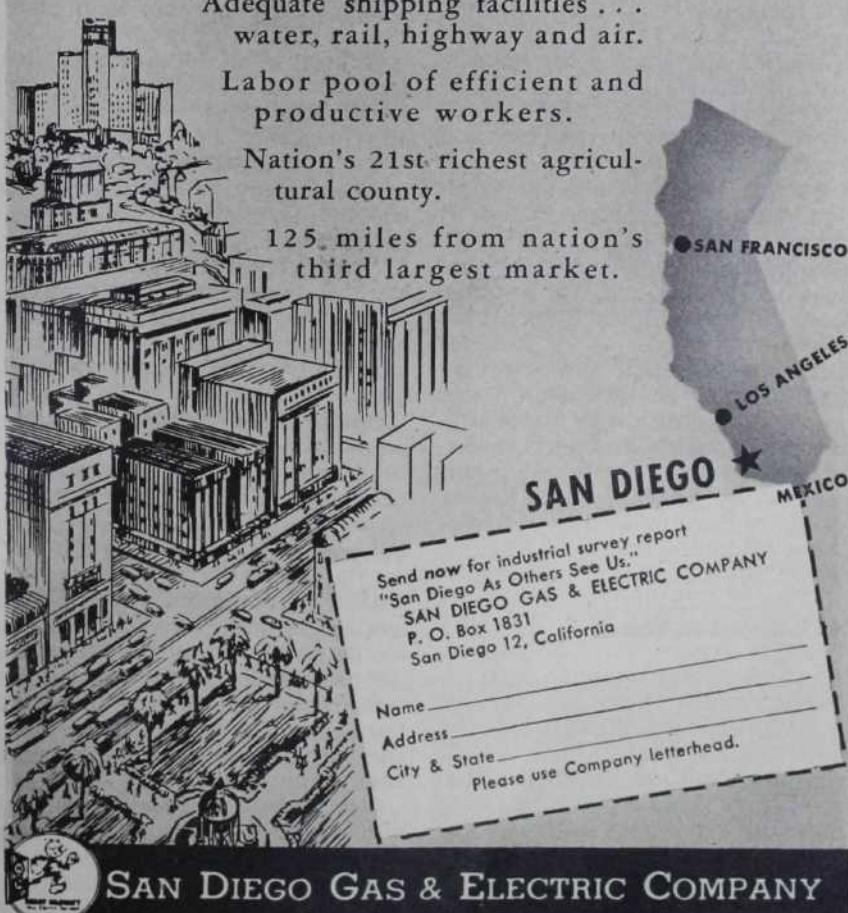
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On the Lighter Side of the Capital



Kings in the Blair House?

THE Senator said he isn't precisely unused to the nobility. One week in London he met quite a parcel of men who wear crowns—mostly size 6½—or would wear them if their subjects would settle down. The late George of Greece was one of them. With the permission of Rep. Sol Bloom he would state that he rather liked the fellow. Mr. Bloom has set himself up as custodian of the late king's fame. Some one made a tiny little crack at the late king and Mr. Bloom rose in majesty:

"Stop right there," he said.
"That's enough."

He could not remember what had aroused Mr. Bloom's indignation. Not enough awe in the speaker's voice, maybe. The Senator met Peter of Yugoslavia in the course of the same week, and the hopeful Otto of Austria, who is an archduke by pedigree. He will be visiting us pretty soon on a lecture tour, when he will explain why he isn't working at it. Tickets \$3. These reminiscences were prompted by the gossip that some of the unattached kings will be coming over here before long and will be given room and board in the Blair House. In case the reader is not familiar with Washington's points of interests, that is the elegant old mansion opposite the State Department, which has been reconditioned for the use of noble visitors. He hopes to hear Representative Rankin on the subject of kings as house guests of the republic. Rankin should be good.

He wanted to know

IT might be legitimate at that, the Senator said, to provide sanctuary to dispossessed kings. Britain provided their biscuits as long as she could afford it, on the theory that some turn in world politics might make an ace out of a king. If we are to take over Britain's commitments he did not see how we are going to duck the little kings. We might wind up as a social security

agency for impecunious monarchs. So he went to a cocktail party given by one of the international set, partly to brush up on the amenities and partly to find out what may happen. The set is not always accurate but it is at least always in there trying. There are half a dozen hives of the aristocracy in Washington in which the clear duty of the United States is expounded between five and seven.

The girl from Texas

THE house seethed with titles and baked ham. The ham was good. The affair was underwritten by the wife of an American who began with a shoestring and ran it into a tannery. The Senator was leaning against a wall with an Old Fashioned—made the way it should be by an underprivileged old man from Kentucky; no fruits or flowers—and a girl from Texas. He had picked her because she had no bruises under her eyes.

"They've got the host down cellar," she said, "breaking him to stand up when a woman comes in the room. I think so, anyway. I'll bet he's putting up a hell of a tussle."

She prowled around and rounded up titled ladies to work on him. Now and then she'd giggle. He wished she'd marry into his family.

Why don't we give?

THE TITLED ladies gave him the eye. Not a libidinous eye, mind you. He thinks he called his last telephone number about the time of the Alamo. The stern, dominating, harsh eye. They all wanted to know why America isn't doing more for their countries.

"Don't you realize your responsibilities?"

He did not know just how much help they get for the dispossessed upper classes of Europe, but they were mighty convincing. He was

more or less immune, because he had been digging into some of the fiscal facts of our life and had discovered that, in addition to all the known money we have given away—"zip," as Frank Tinney used to say, "goes a nickel"—something like \$10,000,000,000 have been promised under the table. New promises are being heard from almost every day.

"There isn't enough money in the world, or ever was, to satisfy all the demands made upon us. And we're meek about it."

Maybe he's a heretic

IT MADE him think, he said, of a story that Sen. Clyde Roark Hoey of North Carolina told the other day. He recommended that whoever does not know Hoey should get acquainted forthwith. He is a newcomer, he looks like a senator, he acts like one, he has a fine bull voice and an orator's presence and he can tell stories like nobody's business. Hoey said that a visiting preacher appealed to his stranger congregation:

"All those who want to go to Heaven stand up."

No one stirred. The visiting preacher worked into a spasm of exhortation. No one rose. The visiting preacher ran a finger around his collar, brushed off his forehead, filled his lungs and was about to go at them again when the presiding elder tapped him:

"Don't worry, Brother. They all want to go to Heaven just as much as you do. But they don't like to move."



You can play this hunch

IN THE cloakrooms of the House, the word goes that UN is due for an overhauling. No one seems to want to see it go to the junk pile. It offers the only present road toward permanent world peace. But the Russian use of the veto means, in practical effect, that the Russians will either boss or bust the UN. We will not long play it that way.

"Marshall isn't that kind of a man and Truman thinks Marshall is an ace. He is forever talking about him. This feeling traces back to the days when Truman had his committee in the Senate and he learned to know Marshall well."

The House hunch is that Russia will pull out when the inevitable head-on collision comes. Not many

members seem to fear war at this time. Later, maybe. This is not regarded as probable. The Muscovites are too realistic.

A word from Oumansky

THEY want all they can get, no matter how they get it, but they do not want war. Shortly before Oumansky was killed in Mexico he talked with an American:

"No doubt you are building up a gold reserve," said the American.

"We don't want the gold" was the then Soviet Ambassador's reply. "It's no good to us. We'll trade it to you for things we can use."

Through the same quill

AN OLD friend called on John J. Pershing, General of the United States Army—a good many people have forgotten that Black Jack is still the General of the Army—in his penthouse at Walter Reed Hospital. He was feeling pretty good that day. Eighty-seven years old, snappy in one of his many brand-new suits, bright eyes lifting over his highball glass, an elderly orderly in attendance.

General Pershing is not quoted unless special permission has been granted.

It is not a quotation to say that he and Gen. George Marshall are warm friends. Marshall calls on the old warrior two or three times a month when he is in town. Nor is it an attribution to say that Marshall listens with deference. "Attribution" is one of the fancy words that came into journalistic use in Washington when the professors lit down on us 12 years ago. It means that a reporter may not quote but is permitted to cheat a little.

When Pershing said "no"

THE reference to the long time intimacy of the two generals is a bait to coax out an untold story of the first World War. It may have a significance because of conditions now on the calendar. The English and French war offices were being rough to Pershing. They did not want a fighting American Army in France under its own flag.

One reason—politics. If the Americans did not show on the record they could get no spoon in the postwar gravy.

Second reason—doubt of American quality. This was sincere enough at that moment.

Third reason—the Government at Washington had been persuaded. Too many round heels.

Haig and Foch and other high-powered generals bore down on Pershing at a conference in Paris. Foch handed him a paper:

"There are your instructions," said the Frenchman. "You will incorporate your troops in our armies—"

"To hell with that," said Pershing. "The answer is No."

He tore the paper across twice and stalked out. The dope is that Marshall is the same kind of man.

Straw in the wind

MR. TRUMAN ordered an inquiry into the loyalty of government employes. A column-long, fine print list of initialed organizations moaned into their barrels. It was pretty terrible, they said, even to suspect these poor boys and girls of Communism or other mental skin diseases. It was thought control. The FBI was a Gestapo.

It could not be done.

But it can be done. The FBI has had the job of screening applicants for jobs in some of the agencies which have to do with world politics. The agents go right back to the cradle. The applicant who passes has a certified character without even the shadow of a suspicion of a smear. Politics doesn't count. A dozen attempts by powerful politicians in both parties to oust J. Edgar Hoover and gain control of the FBI have withered under the cold breath of Congress. Some of the big name congressmen in past Congresses have played with the raiders but the lesser congressmen stopped the schemes cold.

But there is a big job ahead for the FBI.

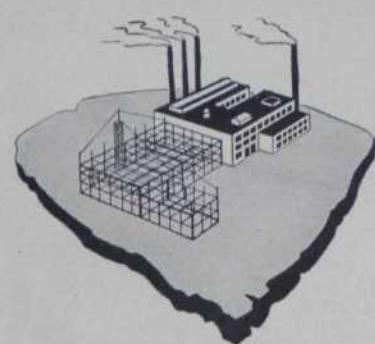
You wouldn't believe it

REPRESENTATIVE O'KONSKI of Michigan said on the floor of the House that:

"An alien came to this country in 1940. He was one of the world's most notorious Communists, skilled and trained in betrayal by Moscow agents during the Spanish civil war. The State Department secretly arranged to have him made a citizen in the short space of six weeks—" In three years he held a high post in the State Department. Now he is the assistant to one of the assistant secretaries of state.

Only a sample of the job Edgar Hoover's men will have to do.

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Fishing shirt manufactured by Archer Rubber Company.

Picture of a dry fly fisherman

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Yes, experience during the war shortage taught millions the differences in cigarette quality.

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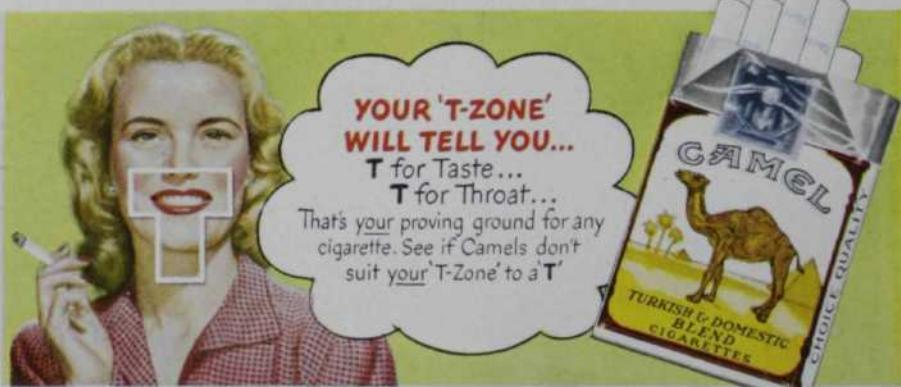
Yes, a lot of smokers found themselves comparing brands during that

shortage. Result: Today more people are smoking Camels than ever before in history. But, no matter how great the demand:

We don't tamper with Camel quality. Only choice tobaccos, properly aged, and blended in the time-honored Camel way, are used in Camels.



MAYBE you're in this picture; but even if you're not you'll remember the cigarette shortage. You took any brand you could get. That's when millions discovered the cigarette that suited them best was Camel.



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MORE DOCTORS SMOKE CAMELS
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{ Three nationally known independent research organizations asked 113,597 doctors—in every branch of medicine—to name the cigarette they smoked. More doctors named Camel than any other brand.

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